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# CANADIAN CONSUMER HANDBOOK

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*Being a wise consumer means being informed. This Handbook offers tips, questions and advice on consumers' rights, along with contacts for help with common problems.*



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# CANADIAN CONSUMER HANDBOOK

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## NOTICE TO READERS:

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Every effort has been made to ensure that the information in this book is accurate at the time of printing. However, this book is intended to serve as a guide and cannot replace first-hand information. A listing in this book does not mean that we necessarily endorse or recommend the products and services of the agencies and organizations that are named. Corrections, comments and suggestions can be sent to:

**Office of Consumer Affairs  
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Ottawa, Ontario K1A 0H5  
Fax: (613) 952-6927**

The Canadian Consumer Handbook is also available on Consumer Connection, the Office of Consumer Affairs' home page on Strategis, Industry Canada's Web site:

**English: <http://strategis.ic.gc.ca/oca>  
or French: <http://strategis.ic.gc.ca/bc>**

The electronic version of the handbook will be periodically updated with current information for your convenience.

Consumer protection remains an important part of the federal, provincial and territorial governments' agenda. In a spirit of cooperation and to improve efficiency on the consumer front, the Consumer Measures Committee (CMC) was created under Chapter Eight of the Agreement on Internal Trade. The Consumer Measures Committee has a representative from the federal government as well as every province and territory. The CMC provides a federal-provincial-territorial forum for national cooperation to improve the marketplace for Canadian consumers, through harmonization of laws, regulations and practices and through actions to raise public awareness.

The ministers responsible for Consumer Affairs asked for the development of a national consumer resource handbook to be used by consumer affairs professionals and consumers. The handbook will be updated in electronic format.

The areas of government that were involved in this project were:

The governments of Canada, Ontario, Quebec, Nova Scotia, New Brunswick, Manitoba, British Columbia, Prince Edward Island, Saskatchewan, Alberta, Newfoundland and Labrador, the Yukon Territory, and the Northwest Territories.





# CANADIAN CONSUMER HANDBOOK

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**Welcome to the Canadian Consumer Handbook.**

Ministers responsible for Consumer Affairs, at the federal and provincial/territorial levels, were committed to producing this reference book for you. They recognized the importance of consumers having access to reliable information when making difficult decisions in the marketplace.

Officials from all federal, provincial and territorial governments have pooled their knowledge of consumer problems and helpful consumer contacts into one volume. It is our hope that this co-operative effort will benefit consumers all across the country.

Today's increasingly competitive marketplace offers us a broad array of products and services. To select among them wisely we must understand our rights as consumers and the standards of quality we should expect.

This Handbook offers information and advice for you to help consumers gain the knowledge about consumer rights, make informed decisions, and protect against unscrupulous dealers. You will find points to consider, questions to ask, and steps to take as you advise consumers on purchases or signing a contract. Finally, for the most common type of problems, it provides you with corporate, consumer, non-governmental and governmental contacts. These people are all part of the consumer affairs network.

We believe that this Handbook will serve as a convenient reference as we strive to help consumers in the marketplace.

Michael Jenkin Rick Solkowski

Consumer Measures Committee Co-Chairs



## GENERAL INFORMATION

Consumers are faced with a marketplace full of decisions. Ask the right questions before and after you buy to avoid consumer frauds and rip-offs.

## COMPLAINING EFFECTIVELY

### FIRST THINGS FIRST

1. First, contact the salesperson, retailer or business if you have a complaint about the goods or services that you have bought.
2. If you still have a problem, ask for the address and telephone number of the company headquarters and contact their Customer Service department.
3. If that doesn't work to your satisfaction, look through the sections of this Handbook, which list the government offices and consumer organizations that apply to your situation. If you don't know where to start, call the Government Offices of Consumer Affairs and they will help direct you to the right information.
4. Taking legal action should be your last choice. However, if you decide to sue, remember that there are often time restrictions on filing lawsuits. You may have to check with a lawyer about any statutes that may apply to your case.

### STRATEGIES FOR SUCCESS

- ✓ Do not be afraid to complain. Good businesses will be pleased to correct any mistake on their part. They know that customer goodwill is still the best form of advertising.
- ✓ Always keep a file of important information. Include the sales receipts, repair orders, warranties, cancelled cheques, contracts, and any letters you have written to or received from the company concerned.
- ✓ DO NOT PROCRASTINATE. If a product is defective or unsatisfactory, it is important that you return it quickly so that you do not lose the right to get your money back, as well as damages in some cases. Always check the return policy before you buy.





## **IF YOU HAVE A PROBLEM**

- ✓ Give the merchant the first chance to solve the problem.
- ✓ If there is a complaint department in the store where you made the purchase, use it. If not, talk to someone in authority, such as a manager. A face-to-face discussion is best. Be firm, but polite and business-like. Calmly and accurately describe the problem and what you want them to do to solve it.
- ✓ Request specifics as to how and when something will be done, and get the other person's name in case you have to refer to this conversation later. Write down any details of your complaint and keep it in your file. Make sure that your notes are dated.
- ✓ If a personal visit doesn't produce satisfactory results, write a letter to someone higher up, such as a Manager, General Manager or Owner. Provide all the details of the problem and your efforts to resolve it. Ask for action. Send a copy to the manufacturer, and be sure to keep a copy of your letter.



## SAMPLE COMPLAINT LETTER

(Your Address)

(Your City, Province, Postal Code)

(Date)

(Name of Contact Person, if available)

(Title, if available)

(Company Name)

(Consumer Complaint Division, if you have no contact person)

(Street Address)

(City, Province)

(Postal Code)

Dear (Contact Person):

Re: (account number, if applicable)

On (date), I (bought, leased, rented, or had repaired) a (name of the product with serial or model number or service performed) at (location).

Unfortunately, your product (or service) has not performed well (or the service was inadequate). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented at the time of sale, etc.).

To resolve the problem, I would appreciate your (state the specific action you want - money back, charge card credit, repair, exchange, etc.) Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, cancelled cheques, contracts, model and serial numbers, and any other documents).

I look forward to your reply and resolution to my problem, and will wait until (set a time limit - usually ten working days are sufficient) before seeking help from a consumer protection agency or Better Business Bureau. Please contact me at the above address or by telephone at (home and/or office number with area codes).

Sincerely,

(your name)

Enclosure(s)

cc: (indicate to whom you are sending a copy of this letter, e.g. product manufacturer)





## **WHAT NOW? YOU'VE TALKED AND WRITTEN, BUT STILL NO RESULT?**

- ✓ If you feel you have given the company enough time to resolve the problem and nothing has happened, send a copy of your letter and attached copies of supporting documents (not originals) to, or file a consumer complaint with, your provincial consumer protection agency or Better Business Bureau.

## **SMALL CLAIMS COURT**

- ✓ Small Claims Court can be an informal and relatively inexpensive method of resolving disputes where the amount claimed is less than \$3,000 to \$10,000, depending on the province. However, you will have to pay a fee to file a claim, and later there may be other costs to you for such things as serving orders, payments to witnesses and travelling expenses.
- ✓ Legal problems can be presented in this court without a lawyer, although in most provinces the help of a lawyer is allowed. The court staff is experienced in helping consumers prepare the necessary forms, and the judge is capable of settling disputes. This court allows each side to explain its story, and does not expect consumers to know legal technicalities.
- ✓ For information on how to proceed, contact the Small Claims Court, or Provincial Court, nearest you.

## **CLASS ACTION SUITS**

- ✓ All provinces allow for numerous legal claims to be grouped together under one legal action or class action. Recently, Quebec, Ontario, and British Columbia have made it easier for class action suits to be started. The purpose of a class action is to permit a large number of individuals who have suffered similar losses or injuries to band together in one efficient lawsuit. It means that individuals who may not have been able to afford to sue on their own can act with others in the same situation against the same defendant. They share both the costs and the outcome. With a class action, consumers with legitimate cases can afford what could have been an expensive legal procedure.



## CONSUMER TIPS

As already discussed in this Handbook, being a wise consumer is your best protection in today's marketplace. That means becoming informed about purchases, understanding your rights as a consumer, and practising responsible management of your private financial and personal information.

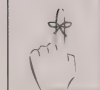
This section of Consumer Tips covers a wide range of topics. While no book can address every single issue, there is enough information here for you to educate yourself on the differences between proper and improper business procedures. "Buyer Beware" is still the best advice to any consumer considering investing money in any purchase of goods or services.

Review these tips and remember that, while situations vary, the basic advice remains the same: be informed; ask questions; and proceed only when you are completely comfortable with your purchase.

### BEFORE YOU BUY

- ✓ Take advantage of sales, but always compare prices. Do not assume an item is a bargain just because it is advertised as one.
- ✓ Don't rush into an expensive purchase because the "price is only good today."
- ✓ Check to see if the company is licensed or registered at the local or provincial level.
- ✓ Contact the Better Business Bureau (BBB) for complaints recorded against the company.
- ✓ You can also contact your provincial consumer protection agency for any consumer information they might have on this type of purchase.
- ✓ Be aware of extra charges such as delivery fees, installation charges, service costs, and postage and handling fees. Add them into the total cost.
- ✓ Ask about the seller's refund or exchange policy.
- ✓ Read the warranty. Note what is covered and what is not. Find out what you must do and what the manufacturer or seller must do if there is a problem.
- ✓ Never sign a contract without reading it. Don't sign a contract if there are any blank spaces in it or if you don't understand it.





- ✓ Before buying a product or service, contact your consumer protection office to see if there are automatic cancellation periods for the purchase you are making. In some provinces there are cancellation periods for credit contracts, dating clubs, health studios, health clubs, pre-need funeral and cemetery contracts, time shares, natural gas, and door-to-door sales (*please see the section on Special Contracts, page 17*).
- ✓ Walk out or hang up on high-pressure sales tactics. Don't be forced or pressured into buying something.
- ✓ Only do business over the telephone with companies you know.
- ✓ Be suspicious of P.O. box addresses. They might indicate that a business does not want to be found. If you have a complaint later on, you might have trouble locating the company.
- ✓ Do not respond to any prize or gift offer that requires you to pay even a small amount of money up front.
- ✓ Use unit pricing in supermarkets to compare what items really cost. Unit pricing allows you to compare the price gram-for-gram, kilogram-for-kilogram, and so on. As an example, bigger packages are not always cheaper than smaller ones.
- ✓ Use coupons carefully. Do not assume they are the best deal until you've compared them to the prices of competitive products.
- ✓ Do not sign a document which you do not understand.
- ✓ Don't rely on a salesperson's promises. Get everything in writing.



## AFTER YOU BUY

- ✓ Read and follow product and service instructions.
- ✓ Read the warranty so that you understand what is covered and for how long.
- ✓ Be aware that how you use and take care of a product might affect your warranty rights.
- ✓ Keep all sales receipts, warranties, service contracts and instructions.
- ✓ If you have a problem, contact the company **as soon as possible**. Trying to fix the product yourself might cancel your right to service under the warranty.
- ✓ Keep a written record of any contact with the company.
- ✓ If you have a problem, check with your consumer protection office to find out about the warranty rights in your province.
- ✓ Check your contract for any statement about your cancellation rights. Contact your consumer protection office to see if a cancellation period applies.
- ✓ If you take the product in for repair, be sure the technician or person taking it in understands and writes down the problem you have described. Ask for and keep a copy of the repair order. Get an estimate on the cost of repairs before allowing the work to go ahead.

## ADVANCE FEE SCAMS

Be cautious about ads promising guaranteed jobs, guaranteed loans, credit repair, debt consolidation or similar claims. Many of these offers are only a way to get you to send money in advance in exchange for little or no service. *Please also check the Handbook's sections on Mail Order, Misleading Advertising, Multi-Level Marketing/ and Pyramid Schemes, Electronic Commerce and Special Contracts for other possible frauds.*

- ✓ Be cautious when responding to any advertisements particularly those that use 1-900 telephone numbers. You can be charged substantial and differing amounts for calls to 1-900 numbers.
- ✓ Be careful about giving out any of your personal information, including your social insurance number, credit card numbers and bank account numbers. Fraudulent businesses could use this information to make unauthorized charges to your credit card or to withdraw money from your bank account.





- ✓ Before you make any payment, ask the business to send you a contract and other information stating the terms of the service and whether you can cancel the service and get a refund.
- ✓ Ask how long the firm has been in business and if it is licensed. Review all contracts carefully. If you are unsure about a contract, take it to a lawyer or trusted advisor for their opinion before you sign.
- ✓ Contact your provincial consumer protection agency and the Better Business Bureau to find out about a company's complaint record or if any legislation applies to that type of business.
- ✓ If you suspect that advertising is fraudulent, contact the local police and consumer protection agency.

## **COLLECTION AGENCIES**

What happens to you if you default on a payment or are unable to meet your financial obligations for a prolonged period of time? It's never wise to ignore bills – they don't go away, they just collect interest. If you do miss payments, some creditors (those to whom you owe money) may turn the overdue account over to a Collection Agency. Here's some advice on dealing with this situation.

### **WHAT IS A COLLECTION AGENCY?**

- ✓ If you owe money to a business and have not made payments recently, the business may turn your account over to a collection agency. A collection agency is a business that obtains or arranges for payment of money owed to either a person or a company.

### **HOW DO I DEAL WITH COLLECTION AGENCIES?**

- ✓ If you've been notified in writing that an account has been turned over to a collection agency, don't panic. The agency isn't in business to make life unbearable for you – it just wants to collect the money you owe to its client.

### **WHAT SHOULD I DO?**

- ✓ If possible, pay the money you owe. You won't have to deal with the agency once the account has been cleared.
- ✓ If it's impossible for you to pay the full amount at once, contact the agency, explaining why.



- ✓ Offer some alternative method of repayment, either in a lump sum or a series of monthly payments. Follow-up in writing and, if possible, enclose an immediate good-faith payment.
- ✓ Never send cash. Always make payments in such a way that you have a receipt - either a cancelled cheque from your own bank or a receipt from the agency.
- ✓ Once the account has been officially turned over to a collection agency, you'll be dealing only with that agency when making arrangements for payment. Don't contact the original business - this just creates confusion - unless there's an error in the account. If that's the case, advise both the creditor and the collection agency.

#### REMEMBER:

- ✓ Your attitude towards paying the debt has a lot to do with how co-operative the agency will be.
- ✓ For example, when making payments to the agency, be sure not to bounce cheques and miss payments. However, if your financial circumstances change, contact the collection agency immediately and explain your current status. Follow-up in writing.
- ✓ Debts should not be treated lightly. They can result in court action, which could lead to money being taken from your pay cheque (garnishee) or seizure of your assets.

#### I FEEL I'M BEING TREATED UNFAIRLY BY A COLLECTION AGENCY:

While rules vary from province to province, generally a collection agency is forbidden from:

- ✓ trying to collect a debt without first notifying you in writing, at your last known address, that a collection agency has been assigned to the account;
- ✓ recommending or starting legal or court action to collect a debt without first notifying you and obtaining the creditor's written permission;
- ✓ making telephone or personal calls of such a nature or frequency to constitute harassment of you or your family or calling to collect a debt on a Sunday, statutory holiday or before 7 a.m. and after 10 p.m.;
- ✓ implying or giving false or misleading information to any person that could damage you or your family;





- ✓ demanding payment of a debt without identifying themselves, saying who is owed the money, and stating the amount owed;
- ✓ continuing to demand payment from a person who claims not to owe the money, unless the collector has tried every way to ensure the person owes the money;
- ✓ taking over the debt from a creditor without first advising you;
- ✓ collectors are not, generally, allowed to contact your friends, employer, relatives or neighbours for information other than the your telephone number or address;
- ✓ if you believe any of the above regulations have been breached by a collection agency, contact the head of the agency. If you're still not satisfied, contact your provincial Ministry of Consumer Affairs.

## CONSUMER PRIVACY

With all the advancements in electronic business over the past 20 years, consumer privacy has become a very important issue. You must take steps to protect your personal information at all times. People who obtain very basic personal information about you can drain your bank accounts, charge things to your credit cards or telephone, thereby costing you a great deal of time and money.

By taking some simple precautions, you can go a long way towards protecting your privacy, finances and peace of mind. *Please see the Handbook section on Contracts, Electronic Commerce, Fraud and Advance Fee Scams.*

- ✓ Pay for local purchases with cash, rather than by cheque or credit card.
- ✓ Ask manufacturers, catalogue or magazine subscription companies, charities and others with whom you do business not to sell your name to others for marketing purposes.
- ✓ Don't release your social insurance number to anyone unless it is required by law.
- ✓ Don't give anyone your credit card or bank account numbers unless you're making purchases with them, and don't put credit card numbers on your cheques.
- ✓ When filling out warranty or other information cards, don't include optional or unnecessary personal information.
- ✓ Companies promoting sweepstakes, contests and prize offers can easily obtain personal information. Be careful to check out the companies before deciding to do business with them or



releasing personal or financial information. Contact your provincial consumer agency or Better Business Bureau to find out the company's complaint record.

- ✓ Always check any credit card, cellular phone, telephone or other bills to make certain that all the charges are for things that you have authorized.

## CONTRACTS

Contract law is a very complex topic and can be confusing to consumers and merchants alike. A contract is defined as "a written or spoken agreement between two or more parties, intended to be enforceable by law." Always read over a contract carefully and do not agree to it unless you are confident that you understand it completely. If possible, have your lawyer or another trusted person review anything that you intend to sign. Generally, as outlined above, a contract is binding if the following is true:

- ✓ the parties intend to make a contract;
- ✓ there is an offer and an acceptance;
- ✓ the parties receive something (e.g., the company receives money and you receive a service) in return for their promises.

A contract may take many forms, such as an oral, written or standard form agreement. All are equally valid. Getting out of a contract is not an easy thing, but it can be done. For example:

- ✓ both parties could agree to end the contract;
- ✓ in some provinces, there are automatic cancellation periods for credit contracts, dating clubs, health clubs, and door-to-door sales.

Unless the other party agrees, consumers should not attempt to get out of a contract without seeking legal advice. An attempted cancellation may backfire and end up being more expensive than fulfilling the original contract.

*Please see the Handbook's section on Fraud.*





## SPECIAL CONTRACTS

### DATING CLUBS

When you choose to deal with a dating service, be sure to check:

- ✓ from how far away the referrals might come;
- ✓ that dates are club members;
- ✓ your ability to review the video/profile/picture, etc., of a proposed date before your phone number is given or a meeting is arranged;
- ✓ that the information in your file is clear, e.g., wishes, interests, requirements, "won't accept";
- ✓ the length of the contract and the number of dates/introductions promised;
- ✓ the cost of any additional fee to extend/renew/continue the membership;
- ✓ any extra costs associated with club functions (parties, picnics, trips);
- ✓ what the club promises to do for the basic fee - there might be little relationship between the cost and performance of the club, so beware of very high priced companies;
- ✓ that all 'guarantees' are in writing;
- ✓ for figures on its percent of success and the average length of time needed to locate an acceptable spouse if the club promises to find you a spouse; and
- ✓ the cancellation policy; check with your provincial consumer agency for your legal rights; contact your consumer agency or the Better Business Bureau to file a complaint.

### HEALTH STUDIOS

When you are considering whether to join a health club, be cautious of:

- ✓ joining clubs that have not opened - they might never open;
- ✓ low-cost 'bait' ads - many 'switch' you to expensive long-term contracts;
- ✓ promises that you can cancel any time and stop paying - check the written contract for the terms of membership and any other promises;



- ✓ the fine print - many low-cost ads and contracts severely restrict hours of use and services;
- ✓ signing long-term contracts - consumer protection agencies report that many consumers quit using the club within a few months;
- ✓ unbelievably low one-time fees with no monthly dues.

#### **BEFORE YOU SIGN, BE SURE TO:**

- ✓ check with your doctor before you begin an exercise program;
- ✓ visit the club at the hours you will be using it;
- ✓ check to see that promised equipment/services are actually available;
- ✓ talk to current members regarding their satisfaction with the club;
- ✓ check out several clubs before you sign a contract;
- ✓ consider your commitment to a long-term program - good intentions seem to fade as the reality of the hard work sets in;
- ✓ read the contract carefully before you sign; is interest charged for a payment plan? Are all promises in writing?; and
- ✓ check with your provincial consumer agency for any laws in your province, cancellation rights or complaints against the company.

#### **TIMESHARES/CAMPGROUNDS**

- ✓ Prizes and awards might be used in promoting timeshares and campgrounds. They sometimes are overvalued or misrepresented. Free awards might 'bait' you into driving a long distance to the property, only to attend a long high-pressure sales pitch to obtain your prize.
- ✓ Be realistic. Make your decision based on how much you will use it and if it provides the recreational and vacation purposes you want. Don't decide to purchase based on an investment possibility. It might be difficult or almost impossible to resell.
- ✓ Ask about such additional costs as finance charges, annual fees and maintenance fees. Maintenance fees can go up yearly.
- ✓ Compare your total annual cost with that of hotels or your normal vacation expenses.





- ✓ Ask about availability during your vacation periods. Ask what other timeshares or campgrounds you may use with your membership.
- ✓ Talk to individuals who already purchased from the company about the services, availability, upkeep and reciprocal rights to use other facilities.
- ✓ Get everything in writing and make sure verbal promises are in the written contract. Have an independent attorney review any contracts/documents and make sure there are no blanks on papers you sign.
- ✓ Do you have cancellation rights?
- ✓ Check for any complaints against the company, seller developer and management company with the consumer agency or the Better Business Bureau.
- ✓ Check for compliance with local laws.

## **DOOR-TO-DOOR SALES**

Although this method of selling is not as popular now as in the past, it can still provide both a service and an annoyance. If you do receive a door-to-door salesperson at your home, remember the following tips:

- ✓ Ask to see the salesperson's personal identification and license or registration. Make note of his/her name, the name and address of the company, and whether the salesperson carries proper identification.
- ✓ Ask for sales literature and then call local stores that might sell the same merchandise to compare prices. Some door-to-door products might be overpriced.
- ✓ Don't be pressured into buying something. Watch for the warning signs: an offer of a "free gift" if you buy a product, an offer that is only good for that day, or you're told that a neighbour just made a purchase.
- ✓ If you feel threatened or intimidated, ask the person to leave. Don't leave the person unattended in any room of your home. If you are suspicious, report the incident to the police immediately.
- ✓ In addition to requiring door-to-door sellers to be licensed, every province gives you a specified number of days (a cooling-off period) during which a contract made with a door-to-door salesperson can be cancelled for any reason. To find out the length of your cooling-off period, contact your provincial consumer protection office.



## ELECTRONIC COMMERCE

Electronic commerce includes transactions involving almost every type of basic consumer purchase, from ordering children's toys to buying stocks. The field is growing so quickly annual transactions are expected to top \$500 billion within the next year.

Federal governments around the world are establishing ground rules for electronic commerce, or e-commerce, and are co-operating with each other to create an environment in which it can flourish.

At present, for most consumers, e-commerce means on-line buying using a home computer. Although the technique may be new, the good news for the consumer is that on e-mail or at the supermarket the same basic rules of smart shopping apply.

- ✓ Compare prices and quality before you buy.
- ✓ Deal with reputable companies. If you've never heard of the firm, ask for references and check them before you buy.
- ✓ Make sure you really want the product before you buy.
- ✓ Make sure the product will fill the need. The \$20 version of an item probably won't do the same job as the article that costs \$200.
- ✓ Find out the details of guarantees and warranties.
- ✓ Never agree to a contract if you don't understand all the terms and conditions it contains.
- ✓ Don't give personal credit information to anyone unless you know the company's reputation.
- ✓ Carefully check your cellular phone and credit card bills to ensure all transactions are yours.
- ✓ Never give out your bankcard PIN number unless it is required by law.

Computers can make what used to be simple seem more complex. Because of the complexity and sophistication of the Internet and electronic commerce, disreputable companies can hide behind a convincing front, and criminals can manipulate situations to their advantage without you realizing it.



It's easy to lean over the fence and ask your neighbour if she was happy with the contractor who installed a new kitchen in her home last year. Internet shopping can be more complicated.

In a recently publicized case, an Internet scam artist was selling an expensive 'product' that didn't really exist. To convince consumers to give him money for nothing he arranged for phoney 'references' to be given by e-mail from 'satisfied customers'. In fact, the e-mail messages were being electronically diverted back to him and he was recommending himself.

*Please see the Handbook sections on Fraud, Advance Fee Scams, Contracts, Consumer Privacy, Misleading Advertising and Multi-level Marketing.*

**The consumer's best defence is to learn to recognize scams when the approach is made.**

Some of the most common scams are not found on a site you access, but arrive through unsolicited commercial junk e-mail. Known as "spam scams," the most common include:

- ✓ Get-rich-quick schemes. If there were \$25,000 per week to be made on the currency market or from some other investment, would the promoter still have to make a living?
- ✓ Guaranteed loans/credit cards/credit repair. Don't lose money on these. You are entitled by law to personally review your credit rating and to change any incorrect information on it. *See the section on Advance Fee Scams.*
- ✓ Work-at-home scams. When were you ever required to pay a company for the privilege of working there? No matter how good it sounds there will be an excuse not to return your deposit or fee for materials.
- ✓ "Win-a-free" schemes. Free holidays/computers/cash prizes/new cars can all be yours if you'll only sign a contract and provide your credit card number as a 'reference.' Computers work quickly, allowing crooks to make money in microseconds. Protect your credit information.
- ✓ Unsolicited e-mails may have viruses – beware!





## FRAUD

Be aware some of the common signs of fraud. Walk away from offers that sound too good to be true – they usually are. Toss out the mail or hang up the phone when you hear:

- ✓ Sign now or the price will increase.
- ✓ You have been specially selected....
- ✓ You have won....
- ✓ All we need is your credit card (or bank account) number — for identification only;
- ✓ All you pay for is postage, handling, taxes....
- ✓ Make money in your spare time — guaranteed income....
- ✓ We really need you to buy magazines (a water purifier, a vacation package, office products) from us because you can earn 15 extra credits....
- ✓ I just happen to have some leftover paving material from a job down the street....
- ✓ Be your own boss! Never work for anyone else again. Just send in \$50 for your supplies and....
- ✓ A new car! A trip to Hawaii! \$2,500 in cash! Yours, absolutely free! Take a look at our....
- ✓ Your special claim number entitles you to join our sweepstakes....
- ✓ We just happen to be in your area and have toner for your copy machine at a reduced price.

Remember, the smart consumer always looks at the total price before deciding and checks out the company and product before buying.

Stay away from telemarketers who want to:

- ✓ send a courier service for your money;
- ✓ have you send money by wire;
- ✓ automatically withdraw money from your chequing account;
- ✓ offer you a free prize, but charge you handling and shipping fees;
- ✓ ask for your credit card number, chequing or savings accounts number, social insurance number or other personal information;
- ✓ get payment in advance, especially for employment referrals, credit repair, or providing a loan or credit card; or
- ✓ have you join a pyramid/multi-level sales scheme.

These are all ways to separate you from your money. To report telemarketing calls, call PhoneBusters at 1-888-495-8501. PhoneBusters is the national deceptive telemarketing call centre operated by the Ontario Provincial Police and supported by industry and government partners.



## **FUNERAL SERVICE FACTS**

Most people avoid thinking about funeral services until faced with the death of a loved one. If you wait until this time of stress and grief, it can be hard to make the necessary decisions.

When making funeral service arrangements, you'll need to think about:

- ✓ what type of casket (coffin) is desired?
- ✓ will the body be embalmed?
- ✓ will the body be buried or cremated?
- ✓ what type of funeral service will be most appropriate?

### **WHAT KIND OF CASKET?**

The price of a casket can easily account for half the total cost of an average funeral service. Prices range from about \$135 for a plywood casket to several thousand dollars for cloth-covered, metal, or hardwood caskets. Discount casket stores have opened in some cities in Canada. Check with your funeral director to determine the advantages and disadvantages to using them.

You may have to ask to see less expensive caskets — often they are not on display. Plywood caskets can usually be purchased on request. In some areas, you can save money by renting a decorative casket shell for use during the funeral and graveside service. The shell is then lifted off the plain casket and returned to the funeral home for reuse. A homemade casket can also be used.

Sometimes people go deeply into debt when they choose a casket, because they want to do their best for the deceased. Think carefully about spending more than you can afford or have budgeted for in advance. Consider asking a trusted friend or relative to accompany you when you decide which casket to buy. Consider too that a casket is not required if the body is to be cremated (although a container must be supplied).

### **EMBALMING: EXTRA OR ESSENTIAL?**

Embalming involves substituting a chemical fluid for blood to temporarily preserve the body. This is usually done for cosmetic and sanitation purposes, when the body is to be viewed in an open casket. In most cases, embalming is not legally required.

Consider the benefits of embalming and the wishes of the deceased and next-of-kin. If you decide against embalming, inform the funeral home immediately. Unless you give instructions to the contrary, funeral homes will usually go ahead with this procedure and charge you for it.



## BURIAL OR CREMATION?

Burial is the traditional way to deal with remains. Cremation, however, is gradually becoming more accepted. This method offers practical advantages in a time of urban sprawl. Cremation usually costs less than burial, and you won't have to spend money on a cemetery plot. The fee is usually between \$180 and \$275, not including additional services.

### BURIAL

Bodies must be buried in approved cemeteries. There are two ways to do this. The first is the traditional earth burial, where the body placed in a casket and lowered into the ground. The second type of burial is relatively uncommon. It involves permanently placing the body and the casket in a mausoleum, or tomb, above or just below the ground.

- ✓ Cemetery costs vary widely. Before you make an agreement to purchase a plot, ask for a written statement listing all costs.

### CREMATION

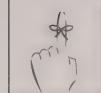
Before you receive permission to have a body cremated, the body must be examined by a medical examiner and a Medical Certificate of Death needs to be signed by the attending physician.

Funeral chapels and crematoriums most often request that the body be enclosed in a container that is combustible, of rigid construction, and equipped with handles. You may supply your own homemade container.

After a cremation, all that usually remains of the body is 2 to 3 kilograms of pulverised bone and ash. These materials are pure and represent no health risk. You're free to take care of the ashes as you see fit. Most crematoriums and funeral homes will provide temporary storage until you decide what is to be done with them. If you want, the ashes may be disposed of by the crematorium, or returned to the next-of-kin in a container.

Cemetery facilities for receiving ashes vary. Some have an urn garden. Others have a columbarium, an above-ground structure where urns are held. Another option is to scatter or bury the ashes at a family plot.





## CONVENTIONAL FUNERAL SERVICE

A conventional funeral service involves a service in a church or funeral chapel, with the body present, followed by burial. The following is usually included:

- ✓ removing the body to the funeral home;
- ✓ using funeral home facilities;
- ✓ embalming and cosmetic application;
- ✓ price of the casket;
- ✓ using a hearse for transportation to the cemetery or crematorium;
- ✓ arranging religious services;
- ✓ registering the death and obtaining the Burial Permit;
- ✓ preparing newspaper death notices.

## MEMORIAL SERVICE

A memorial service is usually held when the body is not present. For example, the body may have been directly buried, cremated, or donated for medical research.

A memorial service is most often held within a few days or weeks of the death. Memorial services, like funeral services, can be large or small, and can be held in a church, funeral home chapel, hotel, private club, or family home. Arrangements are usually simple. Embalming, viewing, and other services associated with a conventional funeral are eliminated, reducing the cost.

## PREARRANGING A FUNERAL SERVICE

When looking for a prearranged plan, ask yourself these questions:

- ✓ Does the funeral establishment have a good reputation? Ask friends for recommendations. Check the Better Business Bureau. Ask yourself if the funeral home is likely to be in business for many more years.
- ✓ Will interest be paid on the money in your prearranged plan? If so, compare rates at various funeral homes. Will you or your estate receive the interest — or will the funeral home?
- ✓ If installment payments are to be made, will there be an extra charge for late payment?
- ✓ Are all goods and services that are to be provided described specifically in the contract?



- ✓ Does the plan meet your religious needs? Does it allow for a service in your own church, or must you use the funeral chapel?
- ✓ Is there any plan to cover the increased cost of the prearranged service due to inflation?

### BUYING A CEMETERY PLOT

You can also buy a cemetery plot and a grave marker in advance.

Before signing a contract, get answers to these questions:

- ✓ What happens if you move or change your mind for whatever reason? Would you be able to sell the plot or transfer ownership?
- ✓ How will payment be made?
- ✓ What penalty would be applied if you failed to make the payments?

### DONATING A HUMAN BODY OR ORGANS

Medical science makes valuable use of donated tissues and organs for research, teaching, and transplants. The entire body, or just certain parts, may be donated. It is quite easy to make such a donation. Just write out your instructions on a piece of paper and sign it.

Be sure to tell your next-of-kin about your wishes. It's also a good idea to carry a donor card in your wallet. Drivers' licences have an attached universal donor card, which you must fill out and sign for your wishes to be followed.

### GETTING HELP FROM MEMORIAL SOCIETIES

Memorial societies are voluntary, non-profit organizations dedicated to helping people arrange simple, dignified and inexpensive funerals in advance. They encourage the donation of bodies or body parts for medical science.

Most memorial societies have either a legal contract or an agreement with one or more local funeral homes to provide services for members. These services may not otherwise be offered to the public, although consumers can ask for them. Memorial societies that are unable to get such an agreement from local funeral homes will give advice to people who want to prearrange their funeral. Members are given a form on which they indicate their desired arrangements. A copy of this form is then kept by the society and/or the cooperating funeral home. If you should move, your membership file could be transferred to the local memorial society.



## HOME RENOVATIONS

Before you start, you should keep in mind that there is no such thing as a small, simple renovation project. The process takes time and effort. It's also messy. However, the more planning and care that goes into the renovation in advance, the better your chance of having things turn out to your satisfaction.

You should consider the following before you start.

- ✓ Understand your own abilities and the amount of time that you can spend on the project. This should let you know what kind of professional help you should look for, ranging from an architect, who will take charge of the project from beginning to end, to a one-person local construction company.
- ✓ Write a full, detailed list of the things that you want to achieve. If you change your mind part way through the project, the costs will change too.
- ✓ Make a list of potential suppliers to interview. After you've followed the first two steps, talk to relatives, friends, and neighbours for recommendations as well as local business associations. Some professional organizations such as architects and building associations keep a list of suppliers who specialize in renovation work. Check with the local Better Business Bureau or business association to see if any complaints have been filed against any firm that you are thinking of hiring.

Before you start you must contact:

- ✓ Your local building inspection department, to find out which permits you'll need. This is not your contractor's responsibility unless that is spelled out in your contract.
- ✓ Your insurance company to discuss any extra insurance requirements that will add to your final cost.

Interview potential suppliers:

- ✓ Contact at least six professionals by telephone to find a minimum of three to interview.
- ✓ Interviews are a two-way conversation. The supplier should ask you a lot of questions about what you want. You should be prepared to ask the supplier about similar projects he/she has handled, the time required for the job, whether there will be sub-contractors involved, what the stages of progress will be, and the requirements of permits. You should never be given a quote at the interview. Ask the supplier to send you a written estimate of all costs, including labour and any extra charges.





- ✓ Review all the quotations carefully. They should outline your project and provide at least a partial cost breakdown.

Once you've decided on a supplier and you're satisfied with the details in the contract, sign it. Never allow work to proceed until you have fully reviewed, understood, agreed with and signed the contract.

The contract should include:

- ✓ the type and amount of work to be done;
- ✓ any extras;
- ✓ who is to complete the work (including a list of any sub-contractors and who is responsible for their payment and when);
- ✓ the total cost;
- ✓ the start date and date of completion;
- ✓ who is responsible for clean-up afterwards, and the name and address of the supplier and your name and address.

On major projects, a list of the sections of work to be done and their completion dates should be attached. A payment schedule should be part of the contract.

Keep payments down to a minimum and check on construction liens legislation in your area. The law may require you to hold back a percentage of the payment until what's known as the substantial completion date (the date when the major work is finished). You'll be asked to sign a completion certificate. Don't sign it until the work is finished and you're satisfied with it.

## DOOR-TO-DOOR HOME REPAIRS

Sometimes salespeople come to your door offering a deal on roofing, driveway re-surfacing, or furnace inspection or repair, because "we just happen to be in your neighbourhood." Usually they insist that the contract must be signed immediately to get the "special" price.

This is a high-pressure sales tactic. Don't fall for it. If you were thinking of having the work done anyway, you should ask the salesperson for local references. Obtain quotes from other suppliers as well.

Although the majority of sellers are honest, some are not. The seller may ask for a deposit, then never return to do the work. Or the work they provide is sub-standard. Unless you have personal references, you won't know what you're really buying until your money is gone.



## LANDLORD & TENANT PROBLEMS

Landlord and tenant regulations differ widely across Canada. Different departments in each jurisdiction administer the legislation. Check your provincial blue pages or the government section in the white pages of your telephone book. If there is no specific reference to landlord and tenant, call the general government number for a referral.

## MAIL ORDER

Many consumers are taking advantage of a growing catalogue market in Canada. It can be a timesaving and satisfactory way to shop for goods. However, as with any type of transaction, there are still things that a wise consumer should keep in mind.

### ORDERING THROUGH THE MAIL

- ✓ Keep a record of the name, address and phone number of the company, goods you ordered, date of your order, amount you paid, and method of payment.
- ✓ Keep a record of any delivery period that was promised.
- ✓ If you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date, if you've agreed to wait longer.
- ✓ To limit unwanted mail, you can sign up with the free **Do Not Mail/Do Not Call Service** operated by the Canadian Marketing Association, a private trade group (at <http://www.cdma.org/>). The Association will instruct its mail-marketing members to take you off their lists.

### UNSOLICITED GOODS

- ✓ You are under no obligation to accept or pay for any merchandise received in the mail that you did not order. However, in most provinces, if the sender asks for the merchandise back you must return it at the sender's expense. To complain about unsolicited goods, the consumer can contact their provincial consumer protection agency.

### MAIL FRAUD

- ✓ Read the offer carefully. Get the advice of another person whose opinion you trust.



- ✓ Deal only with companies or charities whose reputation and integrity are known.
- ✓ Never give your credit card number or personal, financial or employment information unless you know with whom you are dealing.
- ✓ Never send money for any "free" merchandise or services.
- ✓ Be careful of making impulse purchases.
- ✓ Keep a record of the order, notes of the conversation and copies of the advertisement, cancelled cheque, receipt, letters, and envelopes.
- ✓ Take the time to shop locally and compare products, services, and prices to those in local stores.
- ✓ Check out the company with your provincial consumer protection agency, or the Better Business Bureau. Mail fraud is a crime.
- ✓ Be suspicious of "free gifts" that require a "tax payment" or "registration fee"; sweepstakes requiring an entry fee or purchase; employment or work-at-home opportunities requiring a fee; offers requiring your credit card number or bank account number; loans that require you to pay a fee in advance; mailings that look like they are from official government agencies when they are not; and prize notices requiring you to call a 1-900 number.

## MAJOR PURCHASES

Many consumers may be smart day-to-day shoppers but are less confident when it comes to a major purchase such as a home or car. Please read this section carefully as the suggestions below can help you make a wise decision.

### HOUSES

Experts say that most consumers spend more time on a visit to the grocery store than they do inspecting the biggest purchase of their lives — their home.

The best way to shop for a new home is to have a "must have" list. Find an agent whom you trust and spend a lot of time inspecting all the aspects of any home that you're serious about buying.

Figure out what you can afford, based on a mortgage payment of up to 30% of your income. Talk to your regular bank, then compare mortgage rates, terms and conditions at a number of financial institutions. They vary widely. You can get a good idea of current prices in the newspaper. Decide which residential areas you want to consider and check the local prices.





Unless you're in a building trade, you won't necessarily see the faults in a home you're considering. Find a competent home inspector. Ask friends and neighbours for references. Be prepared to follow the advice the home inspector offers. They should always provide a written report. Keep in mind that home inspectors are not regulated and they are not liable for giving you incorrect information.

## CONDOMINIUMS

First you have to decide on the type of home that you want to purchase. You may be considering a condo, but if you've never lived in one, you should check into all the restrictions and rules before you buy. Ask to see a copy of the corporation by-laws; they may restrict you to very specific conditions, such as whether you may put in a garden or hang seasonal lights outside. Talk to people in the community. Find out about maintenance fees and how often they have increased.

## NEW HOMES

Talk to the local home builders' association. They may offer helpful general information. Many home builders' associations provide brochures and sample contracts to help consumers understand the market. Provincial consumer and housing ministries and their Web sites are also helpful.

## MOTOR VEHICLES

Buying a new car can be a big thrill, but that thrill can quickly wear off if the car is not as it was represented. Before you start looking for a car, van or personal-use truck think about what you require. Keep in mind the distances that you typically travel, the road conditions (highways versus unpaved roads), and the types of loads you carry. No matter how appealing the sports car is, you'll end up unhappy if it doesn't do the job.

Choosing the right dealer can make a big difference in avoiding problems both during and after the purchase. Take the time to check potential dealers and always comparison shop. Each dealer may offer you a different "deal" on the same make and model.

Unfortunately, high-pressure sales tactics are still a problem in many areas. Don't let yourself be talked into something that you don't want or can't afford. If you're not satisfied, walk out.



**Please remember that once you have signed a contract with a dealership or used vehicle seller the contract is binding.** As soon as both sides have signed, if you change your mind, the seller is not obliged to let you out of the contract. **There is no cooling-off period.**

Make sure that you discuss all the options that you want and be careful of dealers who want to sell you a vehicle that's "loaded." Although options are generally sold in packages, there are some options you probably won't require and shouldn't pay for. If you buy near the end of the season, you may not be able to get all of your choices.

Carefully consider the question of whether to buy or lease. You can't beat an outright purchase paid in full, but few people in today's marketplace can afford that option. Whatever you decide, read the contract carefully. Compare possible financing arrangements available from a number of lenders. The differences in interest rates and prices may surprise you.

Don't forget the cost of driving includes service, parking, insurance, and fuel, and should figure into your plans when buying. In urban areas, many Canadians find the option of renting a car only when it is needed to be more cost-effective than buying.

Every so often someone buys a car that is a "lemon." Check with your provincial consumer agency and auto protection agency to see if they can help. Also, the Canadian Motor Vehicle Arbitration Plan (CAMVAP), listed in the directory of this book, provides binding arbitration that may be an alternative to court.

## MISLEADING ADVERTISING

In order to provide consumers with competitive prices and product choices, the law forbids a number of advertising practices. Consumers may complain to the government about any of these, even if they have no intention of buying the product.

- ✓ Misleading advertising: when the description of a product or service is deliberately misleading in order to persuade the consumer to buy it.
- ✓ False representations: a description or statement about a product or service which is incorrect.
- ✓ Double ticketing (charging the higher of two prices): when a seller offers two or more prices on a product or service and the consumer is charged the highest price.
- ✓ Pyramid selling: pyramids are a criminal offence under the *Competition Act* because they are multi-level marketing plans that use deceitful means to obtain money.

- ✓ **Bait and switch:** a seller may attract customers by advertising a certain product or service at a reasonable price, but the goal is to switch the customer to purchase a more expensive item.

Contact the Competition Bureau, unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency.

Consumers who make a purchase are also protected by laws that prohibit unfair or deceptive trade practices. *Please see the Handbook's sections on Advance Fee Scams, Consumer Privacy, Contracts, Special Contracts, Multi-level Marketing and Fraud.*

Finally, you have the option of complaining to a non-governmental body, Advertising Standards Canada. It is made up of representatives from advertisers, advertising agencies, media, and consumers. It discourages false or misleading advertising by its members through codes of behaviour.

#### **Advertising Standards Canada**

**402 - 350 Bloor Street East**

**Toronto, Ontario**

**M4W 1H5**

**TEL: (416) 961-6311**

**FAX: (416) 961-7904**

**[www.adstandards.com](http://www.adstandards.com)**

**(english)**

**4823 Sherbrooke St. W. Suite 130**

**Montreal, Quebec**

**H3Z 1G7**

**TEL: (514) 931-8060**

**FAX: (514) 931-2797**

**[www.normespub.com](http://www.normespub.com)**

**(french)**

## **MULTI-LEVEL MARKETING AND PYRAMID SELLING SCHEMES**

Multi-level marketing (MLM) is a system for selling products whereby participants in a plan are paid for selling products to other participants who, in turn, are paid for selling the same products to yet more participants. This type of marketing is legal in Canada. Key to the MLM is the recruitment of new members into the plan; part of the income these new participants generate goes to the member who recruited them.

Referral selling, matrix marketing, and binary system are all similar types of marketing, though some may be illegal under the Criminal Code, the *Competition Act* and some provincial laws.

Pyramid selling is an MLM plan that incorporates certain deceptive practices that make it a criminal offence under the *Competition Act*. The practices are: paying money for the right to recruit new members (who also pay money for the same right); requiring new recruits to buy products as a condition of participation; selling unreasonable amounts of inventory to participants; having an unreasonable product return policy.





Under the *Competition Act*, MLM plans that make representations relating to potential compensation must disclose the amount of compensation earned by typical participants in the plan.

**Pyramid selling is also a criminal offence under the Criminal Code.**

If you are considering getting involved in a MLM system, you should ask yourself the following questions:

- ✓ Is this type of MLM illegal? You may want to seek independent legal advice before signing any documents or committing funds.
- ✓ How much of a financial and time commitment will this system require? Some programs require that substantial sums of money be committed upfront; others will ask that you purchase a large inventory of their product.
- ✓ Are you aware of the legal and fiscal considerations of becoming a seller? Consumer protection laws must be observed and, in some provinces, seller's permits must be obtained. Both federal and provincial revenue departments will also probably require that you collect GST and provincial sales taxes.
- ✓ Are the profit levels claimed by the representatives of the MLM system realistic? In some cases, when the amount of time spent selling the products, following-up with customers and recruiting new members is considered, the resulting "hourly wage" can be quite low. Some participants in an MLM never make a profit and even lose money.

Contact the Competition Bureau, unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency.

## **PRODUCT SAFETY**

Knowing how to use products correctly, reading instructions and being alert to hazards will help to ensure a safe environment around you. You also should pay attention to product recalls in the news and consumer magazines.

- ✓ Read about major appliances, tools and other items before you buy them. There are several consumer magazines at the library, which give detailed information on the prices, features, and safety of various products.



- ✓ Learn to use power tools and electrical appliances safely. For example, if you don't know what a ground fault circuit interrupter (GFCI) is, find out. Read the instructions carefully before using the equipment.
- ✓ Don't use things for purposes the manufacturer never intended.
- ✓ Make sure toys are age appropriate. Your ten year-old's baseball bat can be a lethal weapon in the hands of your three-year-old slugger.
- ✓ It is recommended that children should always wear bicycle helmets. Some provinces now require it. When shopping for helmets, look for the CSA, ANSI and/or SNELL sticker to ensure that you are buying a safe helmet.
- ✓ Small parts can present choking hazards to children who put things in their mouths. Beware of balloons, balls, marbles, and older children's toys.
- ✓ Baby items demand special attention. Cribs, baby walkers, and baby gates have changed dramatically because of new safety requirements. Don't buy used baby items that don't comply with current standards.
- ✓ Garage and tag sales are places where small appliances, power tools, baby furniture and toys with safety defects, lead paints or other hazards get passed along to new owners. Make sure these types of items meet current safety requirements.
- ✓ Read product labels. Some products can turn into deadly poisons when mixed with other products, stored improperly, or used in poorly ventilated areas.
- ✓ Keep all medicines, cleaning products, wood finishes, toxic art supplies, and paint out of the sight and reach of young children. Keep leftover products in their original containers. Have the poison control emergency number near your phone. Get rid of old and dated products.
- ✓ Look for tamper-resistant packaging on foods and medicine.
- ✓ Watch out for lead crystal decanters and dinnerware decorated with lead paint or glaze. If there's no way to ensure the items are lead-free, don't buy them.



## REFUND AND EXCHANGE

- ✓ While no legal obligation exists for businesses to accept returned items unless they are defective, it is generally accepted that offering refunds or exchanges is a critical part of developing and maintaining good customer relations. Ask about the seller's refund or exchange policy before you buy.

## RENT-TO-OWN

Although buying in a rent-to-own transaction sounds like a simple solution when you're short of cash, rent-to-own can be expensive. The rental charge can be three or four times what it would cost if you paid cash or financed the purchase at the highest interest rate typically charged in installment sales.

Before signing a rent-to-own contract, ask yourself the following questions:

- ✓ Is the item something I absolutely have to have right now?
- ✓ Can I delay the purchase until I have saved enough money to pay cash or at least make a down payment on an installment plan?
- ✓ Have I considered all my credit options, including applying for retail credit from the merchant or borrowing money from a credit union or bank?
- ✓ Would a used item purchased from a garage sale, classified ad or second-hand store serve the purpose?

If you decide that rent-to-own is the best choice for you, here are some questions you should ask before you sign on the dotted line.

- ✓ What is the total cost of the item? The total cost can be determined by multiplying the amount of each payment by the number of payments required to purchase the item. Make sure to add in any additional charges, for example, finance, handling or balloon payments at the end of the contract.
- ✓ Am I getting a new or used item?
- ✓ Can I purchase the item before the end of the rental term? If so, how is the price calculated?
- ✓ Will I get credit for all of my payments if I decide to purchase the item?
- ✓ Is there a charge for repairs during the rental period? Will I get a replacement while the rented item is not in my possession?





- ✓ What happens if I am late on a payment? Will the item be repossessed? Will I pay a penalty if I return the item before the end of the contract period?

Comparison-shop among various rent-to-own merchants. Contact your provincial consumer protection agency to find out if there are any complaints on record against the business. Check for any specific provincial laws. Read the contract carefully and make sure you understand all the terms and get all promises in writing.

Remember, know what you are paying. Compare the cash price plus finance charges in an installment plan with the total cost of a rent-to-own transaction.

## **TELEMARKETING**

While many legitimate businesses use the telephone to make their sales, so do an increasing number of fraudulent companies. Beware of the con artists who promise anything — they may deliver nothing.

### **TIPS FOR SMART TELEPHONE SHOPPING**

- ✓ Always keep a record of the name, address and phone number of the company, goods you ordered, date of your purchase, amount you paid (including shipping and handling), and method of payment.
- ✓ Keep a record of any delivery period that was promised.
- ✓ If you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date, if you've agreed to wait longer.
- ✓ Don't give your credit card number, bank account number or other personal information to a telemarketer unless you are familiar with the company or organization, and the information is necessary in order to make your purchase.

### **USE CAUTION AND COMMON SENSE**

- ✓ Don't be pressured into acting immediately or without the full information you need.
- ✓ Shop around and compare costs and services.
- ✓ Report all fraudulent activity to your consumer agency. Check the company out with your consumer protection agency or the Better Business Bureau.



- ✓ To reduce telephone calls you do not want, you can sign up with the free **Do Not Mail/Do Not Call Service** operated by the Canadian Marketing Association (at [www.cdma.org](http://www.cdma.org)).

## TRAVEL

- ✓ An enjoyable holiday begins with careful preparation long before you pack your bags.

### CHOOSING A TRAVEL AGENT

Ask an agent a lot of questions, such as:

- ✓ Has the agent completed a training program?
- ✓ Has he or she travelled widely?
- ✓ How many years has the agency or operator been in business?
- ✓ Does the agency or consultant belong to a travel agents' association, or related organization? (See the next section.)

### ASK ABOUT AGENCY AFFILIATES

Many agencies belong to professional travel or trade associations. Members must usually meet certain requirements for training, staffing, and financing. Here are some common examples.

**The Canadian Institute of Travel Counsellors (CITC):** This is Canada's national association for travel agents. It monitors professional standards and training and offers approved courses for travel agents. Certified Travel Counsellors (CTCs) are members who have passed CITC-administered exams and worked three years as full-time agents.

**International Air Transport Association (IATA):** Travel agencies displaying IATA designation are authorized to sell tickets for IATA member airlines.

**Air Transport Association of Canada (ATAC):** Affiliated agencies are authorized to sell domestic airline tickets.

**Alliance of Canadian Travel Associations (ACTA):** Members must follow a code of standards and ethics. If a member agency has a business failure, ACTA will try to assist customers who might otherwise suffer a financial loss.

Affiliation with these groups does not guarantee that you won't have problems if the tour operator that your agent booked goes bankrupt. But it does give some measure of security.



## CHECK YOUR INSURANCE NEEDS

While most holidays go smoothly, it makes sense to protect yourself should problems occur. Think about what would happen if you lost your luggage, became ill in another country, or if your tour operator or airline went bankrupt. Smart travellers protect themselves from financial loss by being insurance-wise.

### *Review Your Coverage*

Before you buy travel insurance, check what coverage you already have. Your credit card may offer baggage and other types of insurance.

- ✓ Your personal property insurance may cover lost or stolen luggage.
- ✓ Your car insurance may provide collision and liability coverage for rented automobiles.
- ✓ Your credit card may offer baggage and other types of insurance.
- ✓ Your provincial or territorial health care plan gives some medical coverage while you are out of the province. Once you travel outside Canada, you are responsible for any medical and hospital costs, which exceed rates, set by your provincial/territory. Be warned that in some other countries, health services cost much more than they do here. You'd be wise to buy additional medical coverage to pay for the difference. Also, you should contact your provincial/territorial health care plan if you plan to be away for three months or longer.

Find out what different insurance companies offer. Many health and accident insurance policies will not cover medical problems you already have, such as a heart condition. Read the policies carefully.

### *Ask About Default Insurance*

Ask your agent for default insurance. It protects your money if a tour operator or other service supplier goes out of business.

The Alliance of Canadian Travel Associations (ACTA) now *requires* its member travel agents to offer default insurance to their customers. People who don't want travel insurance will have to sign a waiver saying it has been offered to them and they turned it down.

Default insurance is *not* offered only through ACTA agents. Many other agents offer it as well; ask for it specifically.





Default protection is usually sold as part of a trip cancellation policy. But not all trip cancellation policies include default protection, so make sure you specify that you want it. Read the policy before you buy to be sure you're getting what you want.

Sometimes travel agencies will 'guarantee' your trip at no extra cost. Unless the agency's guarantee is backed by an insurance policy, however, you won't be protected if the agency collapses.

## **UNFAIR OR DECEPTIVE BUSINESS PRACTICES**

Most provinces have laws that protect consumers from 'unfair' or 'deceptive' practices. Generally, an unfair or deceptive practice can be thought of as a representation that has the tendency or effect of misleading the average person. If you believe you have been deceived, contact your provincial consumer affairs office.

Consumers are also protected against Misleading Advertising. Refer to p. 32

Consumers may also contact their local Better Business Bureau, or the Competition Bureau, unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency.

## **WARRANTIES**

In most contracts there are specific warranties to protect consumers. If not, provincial legislation says that implied warranties apply in every sales contract (unless the parties lawfully agree that the warranty does not apply). You should always check the warranty on any product before you purchase. To see if a warranty applies in your case re-read the contract, or contact the consumer affairs office in the province where the contract was made.

Consumers may also contact their Better Business Bureau.

## **CONSUMERS AND THE YEAR 2000 (Y2K PROBLEM)**

The Year 2000 issue, commonly known as Y2K, came about because computer programmers working during the 1960s and 1970s did not expect the programs and systems they were developing to still be in use at the start of the new millennium. They generally used two-digit numbers for years rather than four-digit ones (e.g., 70 for 1970) to save program space. Some equipment may recognize 00 as 1900 rather than 2000, or not to recognize 00 at all, resulting in confusion and the breakdown of some systems.

No one can predict with certainty what difficulties consumers may experience when the clock strikes midnight and the year 2000 begins.

Whatever problems, or lack of them, may be in store, consumers are well advised to consider the implications for certain special items that they may own or plan to purchase before December 31, 1999.

- ✓ Home computer owners should check the Web sites of manufacturers and consult their dealers to find out if their systems are year 2000 compliant. If your system will have to be replaced you can start to plan now.
- ✓ Visit the Web sites and talk to service representatives at software companies. Your hardware could be Year 2000 ready, but your software may require updating or even replacement. The update may not be a major expense. Many problems may be solved by software offered for download free of charge.

**WARNING:** *Be wary of anyone who approaches you claiming they can sell you a solution to Year 2000 problems, for your computer or any other home system. Consumer protection agencies have heard about scam artists selling programs and equipment that were later revealed by product manufacturers and legitimate service agents to be worthless.*

- ✓ If you're in the market for a video recorder (VCR) insist that the vendor test it before you buy. Set the clock to 11:55 December 31, 1999. Program it to tape something in ten minutes and wait to see if the clock rolls over. If it doesn't you may still want to buy the machine, provided it can function efficiently by being set to 1972. This may help ensure uninterrupted operation throughout the year, as both 2000 and 1972 are leap years and have corresponding days and dates. Find out about the capabilities of the equipment before you buy.
- ✓ Check with the manufacturer if you plan to test a fax machine the same way. If it's not compliant you could lose use of the machine permanently, at once.
- ✓ If your home has a security and/or alarm system, check with the supplier/service provider to make sure it will remain operative.
- ✓ If you receive new credit cards with an expiry date of 2000 or above they may not work. If they don't, contact the customer service department of the credit card company or the appropriate financial institution.

Web sites with more information and updates on Y2K are available, including:

**Industry Canada** <http://strategis.ic.gc.ca/sos2000>

**The Canadian Bankers Association** [http://www.cba.ca/eng/year2000\\_index.htm](http://www.cba.ca/eng/year2000_index.htm)

and from computer and software manufacturers, agents and servicers.



## **CONSUMER AFFAIRS OFFICES**

These are the addresses for Consumer Affairs Offices across the country. They will assist with any consumer problem, but do check the other categories first to see there is another contact that can assist you better. You might be able to solve the problem faster on your own.

### **FEDERAL GOVERNMENT:**

Industry Canada  
Office of Consumer Affairs  
235 Queen Street, 9th Floor East  
Ottawa, Ontario  
K1A 0H5  
Tel: (613) 952-5632  
Fax: (613) 952-6927  
Web site: [strategis.ic.gc.ca/oca](http://strategis.ic.gc.ca/oca)

Industry Canada  
Competition Bureau  
50 Victoria Street  
Hull, Quebec  
K1A 0C9  
Tel: (819) 997-4282  
1-800-348-5358  
TDD: 1-800-642-3844  
E-mail: [compbureau@ic.gc.ca](mailto:compbureau@ic.gc.ca)  
Fax: (819) 997-0324  
Fax-on-demand: (819) 997-2869  
Web site: [competition.ic.gc.ca](http://competition.ic.gc.ca) (english)  
[concurrence.ic.gc.ca](http://concurrence.ic.gc.ca) (french)

## **PROVINCIAL GOVERNMENTS**

### **BRITISH COLUMBIA:**

Ministry of Attorney General  
Community Justice Branch  
Consumer Services Division  
Consumer Services Head Office  
5th floor - 1019 Wharf Street  
Victoria, British Columbia  
V8V 1X4  
Tel: (250) 387-3045  
Fax: (250) 953-3533  
P.O. Box 9297 Station Prov Govt  
Victoria, British Columbia  
V8W 9J8  
Tel: (250) 387-3045  
Fax: (250) 953-3533

Investigations/Trade Practices:  
(250) 387-5433 Motor Dealer Licensing  
(250) 387-1271 Cemetery & Funeral  
Services  
(250) 387-1627 Debt Collection

Regional Offices:  
4211 Kingsway  
Suite 402  
Burnaby, British Columbia  
V5H 1Z6  
Tel: (604) 660-3570  
Investigations/Trade Practices  
(604) 660-3540 Travel/Direct Sellers  
Fax: (604) 660-3521

100 Cranbrook Street N,  
Cranbrook, British Columbia  
V1C 3P9  
Tel: (250) 426-1497  
Fax: (250) 426-1561





235 1st Avenue  
Kamloops, British Columbia  
V2C 3J4  
Tel: (250) 828-4667  
Fax: (250) 371-3822

1726 Dolphin Avenue  
Kelowna, British Columbia  
V1Y 9R9  
Tel: (250) 717-2019  
Fax: (250) 717-2021

1044 - 5th Avenue  
Prince George, British Columbia  
V2L 5M2  
Tel: (250) 565-6030  
Fax: (250) 565-6180  
[www.lcs.gov.bc.ca/cob/cob.htm](http://www.lcs.gov.bc.ca/cob/cob.htm)

#### **ALBERTA:**

Alberta Government Services  
Consumer Services Division  
10155 - 102 Street, Floor 13  
Edmonton, Alberta  
T5J 4L4  
Tel: (780) 427-4088  
Toll Free in Alberta  
1-877-427-4088  
Fax: (780) 422-9106  
Web site:  
[www.gov.ab.ca/gs](http://www.gov.ab.ca/gs)

7015 Macleod Trail South, Room 301  
Calgary, Alberta  
T2H 2K6  
Tel: (403) 297-5700  
Fax: (403) 297-6138

#### **SASKATCHEWAN**

Consumer Protection Branch  
Saskatchewan Department of Justice  
1871 Smith Street  
Regina, Saskatchewan  
S4P 3V7  
Tel: (306) 787-5550  
1-888-374-4636 (in-province use only)  
Fax: (306) 787-9779

#### **MANITOBA:**

Consumers Bureau  
Manitoba Consumer and Corporate  
Affairs  
302 - 258 Portage Avenue  
Winnipeg, Manitoba  
R3C 0B6  
Tel: (204) 945-3800  
1-800-782-0067  
Fax: (204) 945-0728  
E-mail: [consumersbureau@cca.gov.mb.ca](mailto:consumersbureau@cca.gov.mb.ca)

#### **ONTARIO:**

Ministry of Consumer and Commercial  
Relations  
General Enquiries Unit  
375 University Avenue  
Suite 200  
Toronto, Ontario  
M5G 2M2  
Tel: (416) 326-8555  
1-800-268-1142  
[www.ccr.gov.on.ca](http://www.ccr.gov.on.ca)

#### **QUEBEC:**

Office de la protection du consommateur  
400 Jean-Lesage Boulevard, Room 450  
Quebec, Québec  
G1K 8W4  
Tel: (418) 643-1484  
Fax: (418) 643-8686  
Web site: [www.opc.gouv.qc.ca](http://www.opc.gouv.qc.ca)

#### **NEW BRUNSWICK:**

Consumer Affairs Branch  
Department of Justice  
670 King Street  
P.O. Box 6000  
Fredericton, New Brunswick  
E3B 5H1  
Tel: (506) 453-2659  
Fax: (506) 444-4494  
E-mail: [al@gov.nb.ca](mailto:al@gov.nb.ca)  
[www.gov.nb.ca/justice/](http://www.gov.nb.ca/justice/)



## **NOVA SCOTIA:**

Nova Scotia Department of Business  
and Consumer Services  
P.O. Box 2502  
Halifax, Nova Scotia  
B3J 3N5  
Tel: (902) 424-4188  
Fax: (902) 424-0518  
[www.gov.ns.ca/bacs/](http://www.gov.ns.ca/bacs/)

## **PRINCE EDWARD ISLAND:**

Consumer, Corporate and Insurance  
Services  
Department of Community Services  
and Attorney General  
95 Rochford Street, 4th Floor  
P.O. Box 2000  
Charlottetown, Prince Edward Island  
C1A 7N8  
Tel: (902) 368-4580  
1-800-658-1799  
Fax: (902) 368-5283  
[www.gov.pe.ca](http://www.gov.pe.ca)

## **NEWFOUNDLAND AND LABRADOR:**

Trade Practices & Licencing Division  
Department of Government Services &  
Lands  
2nd Floor, Confederation Building West  
P.O. Box 8700  
St. John's, Newfoundland  
A1B 4J6  
Tel: (709) 729-2600  
Fax: (709) 729-3205

Government Service & Lands  
McCurdy Complex  
P.O. Box 222  
Gander, Newfoundland  
A1V 2N9  
Tel: (709) 256-1019  
Fax: (709) 256-1438

Government Service Centre  
P.O. Box 2006  
Corner Brook, Newfoundland  
A2H 6J8  
Tel: (709) 637-2445  
Fax: (709) 637-2905

## **YUKON TERRITORIES:**

Department of Justice  
Consumer Services Branch  
P.O. Box 2703  
Whitehorse, Yukon  
Y1A 2C6  
Tel: (867) 667-5111  
Fax: (867) 667-3609  
E-mail: [consumers@gov.yk.ca](mailto:consumers@gov.yk.ca)

The Andrew Philipson Law Centre  
2130 – 2nd Avenue  
Whitehorse, Yukon  
Y1A 5C3  
Tel: (867) 667-5111

## **NORTHWEST TERRITORIES:**

Consumer Services  
Community Operations Programs  
Municipal and Community Affairs  
Government of the Northwest  
Territories  
500 5201 - 50th Avenue  
Yellowknife, Northwest Territories  
X1A 3S9  
Tel: (867) 873-7125  
Fax: (867) 920-6343  
E-mail: [mgagnon@maca.gov.nt.ca](mailto:mgagnon@maca.gov.nt.ca)  
[www.maca.gov.nt.ca](http://www.maca.gov.nt.ca)



## OTHER GOVERNMENTAL CONTACTS

Besides Offices of Consumer Affairs, these are the government offices that consumers most often seek. These offices handle specific issues: Competition Bureau, Food Safety, Product Safety, Road Safety, and Bankruptcy.

## COMPETITION BUREAU:

The Competition Bureau promotes fair competition in the marketplace by discouraging deceptive business practices.

If you or someone you know has been the victim of deceptive business practices you can call or fill out an on-line Inquiry Form. (The form is placed on a secure server that is designed to protect confidential information.) The information will go directly to an Information Centre where it will be acted on appropriately. After you make a complaint, Bureau staff will examine your complaint to determine whether it raises concerns under the *Competition Act*, the *Consumer Packaging and Labelling Act*, the *Textile Labelling Act*, or the *Precious Metals Marking Act*. If it does, the Bureau may contact other customers or competitors to obtain more information. If, after further study, there is evidence of a possible contravention of an Act, a formal inquiry may be opened. All inquiries are conducted in private.

Information Centre  
Competition Bureau  
Industry Canada  
50 Victoria Street  
Hull, Quebec  
K1A 0C9  
Tel: (819) 997-4282  
1-800-348-5358  
TDD: 1-800-642-3844  
E-mail: [compbureau@ic.gc.ca](mailto:compbureau@ic.gc.ca)  
Fax: (819) 997-0324  
Fax-on-demand: (819) 997-2869  
Web site: [competition.ic.gc.ca](http://competition.ic.gc.ca) (english)  
[concurrence.ic.gc.ca](http://concurrence.ic.gc.ca) (french)

## FOOD SAFETY — CANADIAN FOOD INSPECTION AGENCY

In 1997, the Government of Canada consolidated all food inspection services into a single federal food inspection agency. Consumers are now able to address food inspection questions or concerns to a single contact.

59 Camelot Drive  
Nepean, Ontario  
K1A 0Y9  
Tel: (613) 225-2342  
Fax: (613) 228-6634  
[www.cfia-acia.agr.ca](http://www.cfia-acia.agr.ca)  
Food Complaint Telephone  
Line: 1-800-701-2737





## **PRODUCT SAFETY —** **HEALTH CANADA**

The mission of the Product Safety Program is to prevent product-related death, illness, and injury. It protects consumers from hazardous or potentially hazardous products covered by the *Hazardous Products Act*. The Product Safety Bureau Regional Offices investigate consumer and trade complaints.

### **HEAD OFFICE**

Product Safety Bureau - Health  
Canada  
Jeanne Mance Building  
12th Floor  
Tunneys Pasture  
Address Locator 19128  
Ottawa, Ontario  
K1A 0K9  
Tel: (613) 957-4467  
Fax: (613) 952-1994  
[www.hc-sc.gc.ca/english/product.htm](http://www.hc-sc.gc.ca/english/product.htm)  
(English)  
[www.hc-sc.gc.ca/francais/produits.htm](http://www.hc-sc.gc.ca/francais/produits.htm)  
(French)

### **BRITISH COLUMBIA**

Western Regional Office  
3155 Willingdon Green  
Burnaby, British Columbia  
V5G 4P2  
Tel: (604) 666-5003  
Fax: (604) 666-3149

### **ALBERTA**

9700 Jasper Avenue  
Suite 839  
Edmonton, Alberta  
T5J 4C3  
Tel: (780) 495-2626  
Fax: (780) 495-2624  
Room 282, Harry Hays Building  
220 4th Avenue South East  
Calgary, Alberta  
T2G 4X3  
Tel: (403) 292-4677  
Fax: (403) 292-4644

### **SASKATCHEWAN**

Room 412, Federal Building  
101 22nd Street East  
Saskatoon, Saskatchewan  
S7K 0E1  
Tel: (306) 975-4028  
Fax: (306) 975-6040

### **MANITOBA**

Central Regional Office  
510 Lagimodiere Boulevard  
R2J 3Y1  
Winnipeg, Manitoba  
Tel: (204) 983-5490  
Fax: (204) 983-5547

### **ONTARIO**

Ontario Regional Office  
2301 Midland Avenue  
Scarborough, Ontario  
M1P 4R7  
Tel: (416) 973-4705  
Fax: (416) 973-1746

## QUEBEC

Quebec Regional Office  
1001 St-Laurent Street West  
Longueuil, Quebec  
J4K 1C7  
Tel: (450) 646-1353  
1-800-561-3350  
Fax: (450) 928-4102

## NEW BRUNSWICK AND PRINCE EDWARD ISLAND

1st Floor  
10 High Field Street  
Moncton, New Brunswick  
E1C 9V5  
Tel: (506) 851-6638  
Fax: (506) 851-3197

## NOVA SCOTIA

Atlantic Regional Office  
Post Office Box 1060  
1992 Baffin Street  
Dartmouth, Nova Scotia  
B2Y 3Z7  
Tel: (902) 426-8300  
Fax: (902) 426-6676

## NEWFOUNDLAND

Sir Humphrey Gilbert Building  
Post Office Box 1949  
St. John's, Newfoundland  
A1C 5R4  
Tel: (709) 772-4050  
Fax: (709) 772-5945

## ROAD SAFETY — ROAD SAFETY DIRECTORATE, TRANSPORT CANADA

Transport Canada, in cooperation with provincial governments and national safety organizations, works to improve road safety in Canada. The Directorate has a broad range of responsibilities that are of interest to the public. Its mandate is to reduce the number of deaths, injuries, damage to property and the environment, health impairment and energy consumption resulting from the use of motor vehicles in Canada.

General Information (including importation of vehicles from outside of the United States)

Road Safety (including air bags, anti-lock brakes, tires and winter driving)  
Defect Investigations/Recalls

Tel: (613) 998-8616 (Ottawa)

Transport Canada Road Safety  
Directorate

Tower C, Place de Ville

330 Sparks Street

Ottawa, Ontario

K1A 0N5

1-800-333-0371

[www.tc.gc.ca/roadsafety/rsindx\\_e.htm](http://www.tc.gc.ca/roadsafety/rsindx_e.htm)  
(English)

[www.tc.gc.ca/roadsafety/rsindx\\_f.htm](http://www.tc.gc.ca/roadsafety/rsindx_f.htm)  
(French)



Importation of vehicles from the  
United States

Tel: (416) 598-7840 (Toronto)

22 Wellesley Street East

Toronto, Ontario

M4Y 1G3

1-800-511-7755 (English calls; valid in  
Canada & the US)

1-800-311-8855 (French calls; valid in  
Canada & the US)

*For information on importing a  
vehicle from countries OTHER than the  
United States please call the general  
information numbers noted above.*

## **SASKATCHEWAN**

Vehicle Safety and Standards

Saskatchewan Government Insurance

2260 - 11th Avenue

Regina, Saskatchewan

S4P 2N7

Tel: (306) 775-6189

## **BANKRUPTCY — OFFICE OF THE SUPERINTENDENT OF BANKRUPTCY**

The Office of the Superintendent  
of Bankruptcy helps ensure that  
bankruptcies and insolvencies are  
conducted in a fair and orderly  
manner. The Office's responsibilities  
include investigating complaints from  
debtors, and members of the general  
public, regarding possible wrong  
doing by someone involved in the  
insolvency process.

## **NATIONAL HEADQUARTERS**

Industry Canada

Office of the Superintendent of  
Bankruptcy

365 Laurier Avenue West

Jean Edmonds Tower South, 8th Floor  
Ottawa, Ontario

K1A 0C8

Tel: (613) 941-1000

Fax: (613) 941-2862

[strategis.ic.gc.ca/sc\\_mrksv/bankrupt/en  
gdoc/superint.html](http://strategis.ic.gc.ca/sc_mrksv/bankrupt/engdoc/superint.html) (English)

[strategis.ic.gc.ca/sc\\_mrksv/bankrupt/frn  
doc/superint.html](http://strategis.ic.gc.ca/sc_mrksv/bankrupt/frn<br/>doc/superint.html) (French)

Trebla Building

473 Albert Street

2nd Floor

Ottawa, Ontario

K1R 5B4

Tel: (613) 995-2994

Fax: (613) 996-0949

## **BRITISH COLUMBIA**

300 West Georgia Street, Suite 1900

Vancouver, British Columbia

V6B 6E1

Tel: (604) 666-5007

Fax: (604) 666-7981

## **ALBERTA**

Standard Life Tower Building

510, 639-Fifth Avenue S.W., 5th Floor

Calgary, Alberta

T2P 0M9

Tel: (403) 292-5607

Fax: (403) 292-5188



**ALBERTA AND NORTHWEST TERRITORIES**

Suite 725, Canada Place  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4C3  
Tel: (780) 495-2476  
Fax: (780) 495-2466

**SASKATCHEWAN**

1020-2002 Victoria Avenue  
Regina, Saskatchewan  
S4P 0R7  
Tel: (306) 780-5391  
Fax: (306) 780-6947

123 2nd Avenue South  
7th Floor  
Saskatoon, Saskatchewan  
S7K 7E6  
Tel: (306) 975-4298  
Fax: (306) 975-5317

**MANITOBA**

400 St. Mary Avenue, 4th Floor  
Winnipeg, Manitoba  
R3C 4K5  
Tel: (204) 983-3229  
Fax: (204) 983-8904

**ONTARIO**

25 St. Clair Avenue East, 6th Floor  
Toronto, Ontario  
Suite 600  
M4T 1M2  
Tel: (416) 973-6486  
Fax: (416) 973-7440

69 John Street South  
4th Floor  
Hamilton, Ontario  
L8N 2B9  
Tel: (905) 572-2847  
Fax: (905) 572-4066

303 – 451 Talbot street  
London, Ontario  
N6A 5L9  
Tel: (519) 645-4034  
Fax: (519) 645-5139

**QUEBEC**

Suite 800  
5, Place Ville Marie, 4<sup>th</sup> floor  
Montreal, Quebec  
H3B 2G2  
Tel: (514) 283-6192  
Fax: (514) 283-9795

1040 Avenue Belvedere  
2nd Floor  
Sillery, Quebec  
G1S 3G3  
Tel: (418) 648-4280  
Fax: (418) 648-4120

2665 King West  
Suite 600  
Sherbrooke, Quebec  
J1L 1C1  
Tel: (819) 564-5742  
Fax: (819) 564-4299

**ATLANTIC CANADA**

1801 Hollis Street, 5th Floor  
Halifax, Nova Scotia  
B3J 3N4  
Tel: (902) 426-2900  
Fax: (902) 426-7275



## CONSUMER GROUPS

These organizations define their missions as consumer assistance, protection and/or advocacy. The services they provide vary. Some are large with general mandates. Others are small and focussed on narrow issues. All are interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities.

### AUTOMOBILE PROTECTION ASSOCIATION (APA)

The APA is a non-profit auto industry watchdog. It works for improved legislation, industry sales practices and automobile safety.

2 Carlton Street, Suite 1319  
Toronto, Ontario  
M5B 1J3  
Tel: (416) 204-1444  
Fax: (416) 204-1985  
[www.apa.ca](http://www.apa.ca)

292 St. Joseph Boulevard West  
Montreal, Quebec  
H2V 2N7  
Tel: (514) 272-5555  
E-mail: [apa1@cam.org](mailto:apa1@cam.org)

### CANADIAN SHAREOWNERS ASSOCIATION (CSA)

The CSA is an independent non-profit organization serving the needs of individual investors and investment clubs. The CSA's mandate is to educate Canadians on successful investing. The CSA offers programs and tools to make investing easier for Canadians. It currently has approximately 10,000

members. Ten regional chapters have been formed in cities across Canada. It also produces and distributes the *Canadian Shareowner* magazine to its members. Individual memberships are \$76 (CAN) per year. International memberships are \$96 (CAN) per year. Investment club rates available upon request. *Canadian Shareowner* magazine is published bi-monthly. You can also subscribe to the *Canadian Shareowner* magazine without joining the CSA. Subscription rates: \$54 (CAN) per year in Canada; \$86 (CAN) outside of Canada.

P.O. Box 7337  
202-1090 University Avenue West  
Windsor, Ontario  
N9C 5S4  
Tel: (519) 252-1555  
Fax: (519) 252-9570  
[www.shareowner.ca](http://www.shareowner.ca)

### CANADIAN TOY TESTING COUNCIL (CTTC)

Founded in 1952, the CTTC was officially incorporated federally in 1968. The Council promotes the design, production, and distribution of toys that meet the expectations of children and parents for function, durability, and play value. The Council annually publishes the *Toy Report* which contains testing results of over 1,600 toys. The CTTC has 40 active council members, 25,000 subscribers to the *Toy Report*, and 325 volunteer families testing toys.

22 Hamilton Avenue North  
Ottawa, Ontario  
K1Y 1B6  
Tel: (613) 729-7101  
Fax: (613) 729-7185  
[www.toy-testing.org](http://www.toy-testing.org)



## **CONSUMERS' ASSOCIATION OF CANADA (CAC)**

Established in 1947, federally incorporated in 1962. The CAC is an independent, non-profit, volunteer organization committed to defending the rights of consumers in areas of consumer information. It protects consumers in the marketplace by lobbying government, business, and industry for standards and legislation. Its mission is to unite the strength of consumers to improve the standards of living in Canadian homes; study consumer problems and make recommendations for their solution; bring the views of consumers to the attention of government, trade and industry and to provide a channel from these to the consumer; to obtain and provide for consumers information and counsel on consumer goods and services and to conduct research and tests for the better accomplishments of the objects of the Association.

307-267 O'Connor Street  
Ottawa, Ontario  
K2P 1V3  
Tel: (613) 238-2533  
Fax: (613) 563-2254  
E-mail: [cacnational@sprint.ca](mailto:cacnational@sprint.ca)  
(General Information)  
[cacmembership@yahoo.com](mailto:cacmembership@yahoo.com)  
(Membership)  
[cacliteracy@yahoo.com](mailto:cacliteracy@yahoo.com)  
(Consumer Literacy Program)  
[cacfoundation@yahoo.com](mailto:cacfoundation@yahoo.com)  
(CAC Foundation)

## **CONSUMERS COUNCIL OF CANADA (CCC)**

The CCC is a not-for-profit organization that aims to improve the marketplace for consumers through active cooperation with business, government, and

special interest groups. The founding members and current Board of Directors of the independent organization include well-known national and international experts in the fields of consumer advocacy, policy development, and research. Together they bring many years of combined expertise to those with direct interest in consumer issues - consumers, business and government, as well as selected special interest groups.

14845-6 Yonge Street, Suite 149  
Aurora, Ontario  
L4G 6H8  
Tel: (905) 713-2740  
Fax: (905) 713-2739  
[www.geocities.com/WallStreet/  
Floor/3105/](http://www.geocities.com/WallStreet/Floor/3105/)  
e-mail: [cc@tvo.org](mailto:cc@tvo.org)

## **ONE VOICE - SENIORS NETWORK**

One Voice is a national, not-for-profit, voluntary, charitable organization established and incorporated in 1987. One Voice promotes the enhancement of the status and independence of older Canadians. One Voice advocates policies and programs to improve the well-being of Canadian seniors and encourages and enables their full and active participation in decisions affecting their lives. One Voice has 4,500 full participant members, 4,850 readers of its magazine, 4,300 sustaining members, and represents 1.5 million seniors.

One Voice  
350 Sparks Street  
Suite 1005  
Ottawa, Ontario  
K1R 7S8  
Tel: (613) 238-7624  
Fax: (613) 235-4497





## **PUBLIC INTEREST ADVOCACY CENTRE (PIAC)**

PIAC is a registered charitable organization federally incorporated in 1976. It provides legal advice, representation, and specialized research on a non-profit basis to groups and individuals who are voicing public concern, and who would otherwise not have access to such services. Since its inception, PIAC has made issues associated with the regulatory process a priority. In particular, the Centre has developed a reputation for providing effective advocacy in telecommunications, cable broadcasting, energy, transportation and privacy. Since 1992, PIAC has become a membership organization with nine member organizations: Alberta Council on Aging, Canadian Pensioners Concerned, Consumers Fight Back Associations, Dying with Dignity, Manitoba Society of Seniors, One Voice - Seniors Network, Ontario Coalition of Senior Citizen Organizations, PEI Council of the Disabled, and Rural Dignity of Canada. PIAC's constitution provides that the members of these organizations are also associate members of PIAC, as such it has 2,305,650 members. In addition, PIAC has 900 individual members/donors/supporters, provides legal services to approximately 25 national and provincial organizations, and distributes its newsletter to approximately 1,500 individuals, companies, or government agencies.

1 Nicholas Street  
Suite 1204  
Ottawa, Ontario  
K1N 7B7  
Tel: (613) 562-4002  
Fax: (613) 562-0007  
E-mail: [piac@web.net](mailto:piac@web.net)  
[www.web.net/piac](http://www.web.net/piac)

## **QUEBEC CONSUMER PROTECTION ORGANIZATIONS**

ACEF = Association cooperative  
d'économie familiale  
E-mail: [acqmtto@cam.ovg](mailto:acqmtto@cam.ovg)

Association des consommateurs du  
Québec (ACQ)  
3120 Masson Street, Suite 101  
Montreal, Quebec  
H1Y X8  
Tel: (514) 376-8517  
Fax: (514) 376-1029

Coalition des association de consom-  
mateurs du Québec (CACQ)  
4017 Notre-Dame West, Suite 102  
Montreal, Quebec  
H4C 1R3  
Tel: (514) 932-5577  
Fax: (514) 932-2602  
E-mail: [acefsom@consommateur.qc.ca](mailto:acefsom@consommateur.qc.ca)

Fédération des associations coopéra-  
tives d'économie familiale (FACEF)  
815 Laurier Avenue East  
Montreal, Quebec  
H2J 1G2  
Tel: (514) 271-7004  
Fax: (514) 271-1036  
E-mail: [facef@cam.org](mailto:facef@cam.org)

Action Réseau Consommateur (ARC)  
1215 de la Visitation Street, Suite 103  
Montreal, Quebec  
H2L 3B5  
Tel: (514) 521-6820  
Fax: (514) 521-0736  
E-mail: [action@total.net](mailto:action@total.net)



Action-Alimentation, Carrefour  
d'éducation populaire  
2356 Centre Street  
Montreal, Quebec  
H3K 1J7  
Tel: (514) 596-4444  
Fax: (514) 596-4443

Abitibi-Témiscamingue ACEF (FACEF)  
34 Gamble Street East, Suite 202  
Rouyn-Noranda, Quebec  
J9X 3B7  
Tel: (819) 764-3302  
Fax: (819) 762-0543

Amiante-Beauce-Etchemins ACEF  
37 Notre-Dame Street South  
Thetford-Mines, Quebec  
G6G 1J1  
Tel: (418) 338-4755  
Fax: (418) 335-0850

Basses-Laurentides ACEF  
42 Turgeon Street  
Sainte Therese, Quebec  
Tel: (514) 430-2228  
Fax: (514) 435-7184

Bois-Francs ACEF  
59 Monfrette Street, Suite 230  
Victoriaville, Quebec  
G6P 1J8  
Tel: (819) 752-5855  
Fax: (819) 758-8270

Montréal East ACEF  
5955 de Marseille Street  
Montreal, Quebec  
Tel: (514) 257-6622  
Fax: (514) 257-7792

Estrie ACEF (ARC)  
187 Laurier Street, Suite 202  
Sherbrooke, Quebec  
J1H 4Z4  
Tel: (819) 563-8144  
Fax: (819) 563-8235

Granby ACEF (ARC)  
500 Guy Street  
Granby, Quebec  
J2G 7J8  
Tel: (514) 375-1443  
Fax: (514) 372-1269

Grand-Portage ACEF (FCAEF)  
553 Lafontaine Street  
Riviere-du-Loup, Quebec  
G5R 3C5  
Tel: (418) 867-8545  
Fax: (418) 862-6096

Haut Saint-Laurent ACEF  
28 St-Paul Street, Suite 111  
Valleyfield, Quebec  
J6S 4A8  
Tel: (514) 371-3470  
Fax: (514) 371-3425

Île-Jésus ACEF (FACEF)  
111 des Laurentides Boulevard  
Suite 101  
Laval, Quebec  
H7G 2T2  
Tel: (514) 662-9428

Lanaudière ACEF (FACEF)  
200 de Salaberry Street, Suite 124  
Joliette, Quebec  
J6E 4G1  
Tel: (514) 756-1333  
Fax: (514) 759-8749  
Lévis-Lauzon ACEF (FACEF)  
(South Shore of Quebec)  
33 Carrier Street  
Levis, Quebec  
G6V 5N5  
Tel: (418) 835-6633  
Fax: (418) 835-5818

Mauricie ACEF (FACEF)  
274 Bureau Street  
Trois-Rivières, Quebec  
G9A 2M7  
Tel: (819) 378-7888  
Fax: (819) 376-6351



Montreal North ACEF (FACEF)  
7500 Chateaubriand Street  
Montreal, Quebec  
H2R 2M1  
Tel: (514) 277-7959  
Fax: (514) 277-7730

Outaouais ACEF  
109 Wright Street  
Hull, Quebec  
J8X 2G7  
Tel: (819) 770-4911  
Fax: (819) 771-1769

Péninsule ACEF  
158 Soucy Street, Suite 211  
Matane, Quebec  
G4W 2E3  
Tel: (418) 562-7645

Quebec ACEF  
570 du Roi Street  
Quebec City, Quebec  
G1K 2X2  
Tel: (418) 522-1568  
Fax: (418) 522-7023

Rimouski-Neigette & Mitis ACEF  
124 Sainte-Marie Street, Suite 202  
P.O. Box 504  
Rimouski, Quebec  
G5K 2X2  
Tel: (418) 723-0744  
Fax: (418) 723-7972

South Shore ACEF (ARC)  
18 Montcalm  
Longueuil, Quebec  
J4J 2K6  
Tel: (514) 677-6394  
Fax: (514) 677-0101

Montréal South-West ACEF  
4017 Notre-Dame Street West, Suite 102  
Montreal, Quebec  
H4C 1R3  
Tel: (514) 932-5577  
Fax: (514) 932-2602

Association des consommateurs pour la qualité dans la construction (ACQC)  
2226 Henri-Bourassa Blvd., Suite 100  
Montreal, Quebec  
H2B 1T3  
Tel: (514) 384-2013  
Fax: (514) 384-8911

Association pour la protection des Automobilistes (APA)  
292 St-Joseph Blvd. West  
Montreal, Quebec  
H2B 1T3  
Tel: (514) 273-1662  
Fax: (514) 273-0797  
Public line: (514) 272-5555

Association pour la protection des épargnants et des investisseurs du Québec (APEIQ)  
737 Versailles Street  
Montreal, Quebec  
H3C 1Z5  
Tel: (514) 932-8921  
Fax: (514) 932-9366

Association pour la protection des intérêts des consommateurs de la Côte-Nord (APIC)  
864 de Puyjalon Street  
Baie-Comeau, Quebec  
G5C 1N2  
Tel: (418) 589-7324  
Fax: (418) 589-7088  
BBB of Montreal Inc.  
2055 Peel Street, Suite 460  
Montreal, Quebec  
H3A 1V4  
Tel: (514) 286-1236  
Fax: (514) 286-2568

Consumer Information Office  
Laval University  
Maurice-Pollack Pavillion, Suite 2208  
Sainte-Foy, Quebec  
G1K 7P4  
Tel: (418) 656-3548





Carrefour d'entraide Drummond Inc.  
405 des Écoles Street  
Drummondville, Quebec  
J2B 1J3  
Tel: (819) 477-8105  
Fax: (819) 477-7012

Centre d'information et de recherche  
en consommation de Charlevoix Ouest  
(CIRCCO)  
3 Clarence-Gagnon Street  
P.O. Box 183B  
Baie-St-Paul, Quebec  
G0A 1B0  
Tel: (418) 435-2884  
Fax: (418) 435-5488

Centre populaire de Roberval  
106 Marcoux Avenue  
Roberval, Quebec  
G8H 1E7  
Tel: (418) 275-4222  
Fax: (418) 275-0099

Centre de recherche et d'information  
en consommation (CRIC)  
3 des Pins Street  
P.O. Box 204  
Port-Cartier, Quebec  
G5B 2A5  
Tel: (418) 766-3203  
Fax: (418) 766-3312  
E-mail: cricpc@bbsi.net

Groupe de recherche en animation et  
planification économique (GRAPE)  
2235 de la Paix Street  
Quebec City, Quebec  
G1L 3S8  
Tel: (418) 522-7356  
Fax: (418) 522-0845\*

\*Please call before faxing any  
document.

Option Consommateurs  
2120 Sherbrooke Street East, Suite 604  
Montreal, Quebec  
H2K 1C3  
Tel: (514) 598-7288  
Fax: (514) 598-8511

Service d'aide aux consommateurs  
(SAC)  
453 5th Street, Suite 1  
Shawinigan, Quebec  
G9N 1E4  
Public line: (819) 537-1414  
Fax: (819) 537-5259  
Toll free: 1-800-567-8552

Service budgétaire et communautaire  
de Chicoutimi  
2422 Roussel Street  
Chicoutimi-Nord, Quebec  
G7G 1X6  
Tel: (418) 549-7597  
Fax: (418) 549-1325

Service budgétaire et communautaire  
de Jonquiere  
3971 du Vieux Pont  
P.O. Box 42  
Jonquiere, Quebec  
G7X 7V8  
Tel: (418) 542-8904  
Fax: (418) 542-1424

Service budgétaire et communautaire  
d'Alma Inc.  
415 Collard Street West  
P.O. Box 594  
Alma, Quebec  
G8B 5W1  
Tel: (418) 668-2148



Service budgétaire populaire  
Dynamique  
1230 Wallberg Boulevard, Suite 304  
Dolbeau, Quebec  
G8L 1H2  
Tel: (418) 276-1211

Service budgétaire populaire de  
l'Estrie Inc.  
6 Wellington Street South, Suite 302  
Sherbrooke, Quebec  
J1H 5C7  
Tel: (819) 563-0535

Service budgétaire populaire de la  
MRC d'Asbestos  
312 Morin Boulevard  
Asbestos, Quebec  
J1T 3B9  
Tel: (819) 879-4173

Service budgétaire populaire de  
St-Félicien Inc.  
1211 Notre-Dame Street  
Saint-Felicien, Quebec  
G8K 1Z9  
Tel: (418) 679-4646  
Fax: (418) 679-5902



# **BETTER BUSINESS BUREAUS (BBBs)**

BBBs are non-profit organizations supported primarily by local business members. The focus of BBB activities is to promote an ethical marketplace by encouraging honest advertising and selling practices, and by providing alternative dispute resolution. BBBs offer a variety of consumer services. For example, they provide consumer education materials; answer consumer questions; provide information about a company, particularly whether or not there are unanswered or unsettled complaints or other marketplace problems; help resolve buyer/seller complaints against a company, including in some cases mediation and arbitration services; and provide information about charities and other organizations that are seeking public donations.

BBBs usually request that a complaint be submitted in writing so that an accurate record exists of the dispute. The BBB will then take up the complaint with the company involved. If the complaint cannot be satisfactorily resolved through communication with the business, a BBB may offer an alternative dispute settlement process, such as mediation or arbitration. BBBs do not judge or rate individual products or brands, handle complaints concerning the price of goods or services, handle employer employee wage disputes or give legal advice.

If you need help with a consumer questions or complaint call your local BBB to ask about its services. Or you can go on-line to acquire information about the BBB through the Internet.

The BBB World Wide Web server features consumer fraud and scam alerts and provides information about BBB programs, services and locations.

## **CANADIAN COUNCIL OF BETTER BUSINESS BUREAUS**

Suite 350  
7330 Fisher Street SE  
Calgary, Alberta  
T2H 2H8  
Tel: (403) 531-8686  
Fax: (403) 531-8697  
[www.bbb.org](http://www.bbb.org)

## **BRITISH COLUMBIA**

BBB of Mainland British Columbia  
788 Beatty Street, Suite 404  
Vancouver, British Columbia  
V6B 2M1  
Tel: (604) 682-2711  
Fax: (604) 681-1544  
E-mail: [bbbmil@bbbmvc.com](mailto:bbbmil@bbbmvc.com)  
[www.bbbmvc.com](http://www.bbbmvc.com)

BBB of Vancouver Island  
201-1005 Langley Street  
Victoria, British Columbia  
V8W 1V7  
Tel: (250) 386-6348  
Fax: (250) 386-2367  
[www.bbbvanisland.org/bbb/](http://www.bbbvanisland.org/bbb/)

## **ALBERTA**

BBB of Southern Alberta  
7330 Fisher Street, S.E., Suite 350  
Calgary, Alberta  
T2H 2H8  
Tel: (403) 531-8780  
Fax: (403) 640-2514  
E-mail: [bbbmil@cadvision.com](mailto:bbbmil@cadvision.com)  
[www.southernalbertabbb.ab.ca](http://www.southernalbertabbb.ab.ca)





BBB Central & Northern Alberta  
9707 110th Street  
Suite 514  
Edmonton, Alberta  
T5K 2L9  
Tel: (780) 482-2341  
Fax: (780) 482-1150  
[www.edmonton.bbb.org](http://www.edmonton.bbb.org)

### **SASKATCHEWAN**

BBB of Saskatchewan  
2080 Broad Street  
Suite 302  
Regina, Saskatchewan  
S4P 1Y3  
Tel: (306) 352-7601  
Fax: (306) 565-6236  
[www.saskatchewan.bbb.org](http://www.saskatchewan.bbb.org)

### **MANITOBA**

BBB of Winnipeg & Manitoba  
365 Hargrave Street  
Room 301  
Winnipeg, Manitoba  
R3B 2K3  
Tel: (204) 943-1486  
Fax: (204) 943-1489  
[www.manitoba.bbb.org](http://www.manitoba.bbb.org)

### **ONTARIO**

BBB of South Central Ontario  
100 King Street, East  
Hamilton, Ontario  
L8N 1A8  
Tel: (905) 526-1112  
Fax: (905) 526-1225  
[www.hamilton.bbb.org](http://www.hamilton.bbb.org)

BBB of Mid-Western Ontario  
354 Charles Street, East  
Kitchener, Ontario  
N2G 4L5  
Tel: (519) 579-3080  
Fax: (519) 570-0072  
[www.kitchener.bbb.org](http://www.kitchener.bbb.org)

BBB Western Ontario  
200 Queens Avenue, Suite 616  
P.O. Box 2153  
London, Ontario  
N6A 4E3  
Tel: (519) 673-3222  
Fax: (519) 673-5966  
[www.london.bbb.org](http://www.london.bbb.org)

BBB of Ottawa and Hull  
The Varette Building  
130 Albert Street, Suite 603  
Ottawa, Ontario  
K1P 5G4  
Tel: (613) 237-4856  
Fax: (613) 237-4878  
[www.ottawa.bbb.org](http://www.ottawa.bbb.org)

BBB of Metropolitan Toronto  
7777 Peel Street  
Suite 210  
Vaughn, Ontario  
L4K 1V7  
Tel: (905) 761-0115  
[www.toronto.bbb.org](http://www.toronto.bbb.org)

BBB of Windsor & District  
800 Ouellette Avenue  
Windsor, Ontario  
N9A 5K6  
Tel: (519) 258-7222  
Fax: (519) 258-5905  
[www.wincom.net/wbbb/](http://www.wincom.net/wbbb/)

### **QUEBEC**

BBB of Montreal  
2055 Peel Street, Suite 460  
Montreal, Quebec  
H3A 1V4  
Tel: (514) 286-9281  
Fax: (514) 286-2658  
[www.montreal.bbb.org](http://www.montreal.bbb.org)



## **NOVA SCOTIA**

BBB of Nova Scotia  
1888 Brunswick Street, Suite 601  
Halifax, Nova Scotia  
B3J 3J8  
Tel: (902) 422-6581  
Fax: (902) 429-6457  
[www.bbbns.com/bbbns/](http://www.bbbns.com/bbbns/)

## **NEWFOUNDLAND**

BBB of Newfoundland and Labrador  
P.O. Box 360, Topsail Road  
St. John's, Newfoundland  
A1E 2B6  
Tel: (709) 364-2222 - 9:00 – 4:30  
Fax: (709) 364-2255  
[www.newfoundland.bbb.org](http://www.newfoundland.bbb.org)



# AUTOMOBILES

If you have a problem with an automobile first try to work it out with the dealer. If the problem is not resolved contact the manufacturer. Contact numbers are listed below. Some companies have one customer service centre in the United States that serves both Canada and the United States.

Some companies ask that you have the following information available. It allows them to better assist you:

- Vehicle Identification Number
- Vehicle Owner Name
- Vehicle Owner Address
- Current Odometer Reading
- Explanation of the Problem

If you still cannot resolve your problem contact one of the Dispute Resolution Services listed below. The Canadian Motor Vehicle Arbitration Plan (CAMVAP) provides a neutral third party to resolve disputes between consumers and vehicle manufacturers about alleged manufacturing defects or the implementation of the manufacturer's new vehicle warranty if the vehicle is from the current or previous four model years. This service is available across the country. Ontario residents may also contact the Marketplace Standards and Services Branch, Consumer Services Bureau regarding car repair complaints, or the Ontario Motor Vehicle Council (OMVIC) regarding dealerships.

British Columbia residents, who have problems with their auto insurance, may take advantage of a dispute resolution service offered by the Insurance Corporation of British Columbia.

For automobile-related information you may wish to contact a government office, a consumer group or non-consumer group that specializes in automotive issues.

## MANUFACTURERS

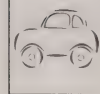
### **NORTH AMERICA**

**Chrysler**  
Chrysler Canada Customer Service  
P.O. Box 1621  
Windsor, Ontario  
N9A 4H6  
1-800-465-2001 (English)  
1-800-387-9983 (French)  
[www.chryslercanada.ca](http://www.chryslercanada.ca)

**Ford**  
Ford Customer Assistance Centre  
P.O. Box 2000  
Oakville, Ontario  
L6J 5E4  
1-800-565-3673  
[www.ford.ca](http://www.ford.ca)

**General Motors of Canada**  
Customer Service  
1908 Colonel Sam Drive  
Oshawa, Ontario  
L1H 8P7  
1-800-263-3777 (English)  
1-800-263-7854 (French)  
1-800-263-3830 (TDD users)  
[www.gmcanada.com](http://www.gmcanada.com)

**Saturn**  
Saturn-Saab-Isuzu Customer  
Communications  
1908 Colonel Sam Drive  
Oshawa, Ontario  
L1H 8P7  
1-800-263-1999  
[www.gmcanada.com](http://www.gmcanada.com)



## ASIA

Honda  
Customer Service  
715 Milner Avenue  
Scarborough, Ontario  
M1B 2K8  
Tel: (416) 299-3400  
[www.honda.com](http://www.honda.com)

Isuzu  
Saturn-Saab-Isuzu Customer  
Communications  
1908 Colonel Sam Drive  
Oshawa, Ontario  
L1H 8P7  
1-800-263-1999  
[www.gmcanada.com](http://www.gmcanada.com)

Mazda  
Customer Service  
305 Milner Avenue  
Suite 400  
Scarborough, Ontario  
M1V 2V2  
1-800-263-4680  
[www.mazda.ca](http://www.mazda.ca)

Nissan  
Satisfaction Centre  
5290 Orbitor Drive  
Mississauga, Ontario  
L4W 4Z5  
1-800-387-0122  
[www.nissancanada.com](http://www.nissancanada.com)

Subaru  
Customer Service  
5990 Falbourn Street  
Mississauga, Ontario  
L5R 3S7  
1-800-876-4293  
[www.subaru.ca](http://www.subaru.ca)

Suzuki  
American Suzuki Motor Corporation  
Automotive Customer Service  
Head Quarters  
Brea, California  
U.S.A.  
92821  
1-800-650-4445  
[www.suzukiauto.com](http://www.suzukiauto.com)

Toyota  
Customer Service  
1 Toyota Place  
Scarborough, Ontario  
M1H 1H9  
Tel: (416) 438-8175 (Toronto)  
1-800-263-7640  
Fax: (416) 431-8035  
[www.toyota.ca](http://www.toyota.ca)

## EUROPE

Audi North America  
3800 Hamlin Road  
Auburn Hills, Michigan  
48326  
USA  
Tel: 1-248-340-5000  
Fax: 1-248-340-5140  
[www.audi.com](http://www.audi.com)

Mercedes-Benz Canada Inc.  
Customer Service  
849 Eglinton Avenue East  
Toronto, Ontario  
M4G 2L5  
Tel: (416) 425-3550  
Fax: (416) 423-5027  
E-mail: [CAC@mercedes-benz.ca](mailto:CAC@mercedes-benz.ca)  
[www.mercedes-benz.ca](http://www.mercedes-benz.ca)

Saab  
Saturn-Saab-Isuzu Customer  
Communications  
1908 Colonel Sam Drive  
Oshawa, Ontario  
L1H 8P7  
1-800-263-1999





Volkswagon of North America  
Customer Service  
3800 Hamlin Road  
Auburn Hills, Michigan  
48326  
USA  
1-800-822-8987  
[www3.vw.com](http://www3.vw.com)

Volvo Cars of North America  
Customer Service  
7 Volvo Drive  
P. O. Box 914  
Rockleigh, New Jersey  
07647  
USA  
1-800-458-1552  
[www.volvocars.com](http://www.volvocars.com)

## **DISPUTE RESOLUTION**

### **CANADIAN MOTOR VEHICLE ARBITRATION PLAN (CAMVAP)**

CAMVAP resolves disputes between consumers and vehicle manufactures. It deals with alleged manufacturing defects or the implementation of the manufacturer's new vehicle warranty. Issues are put before a third party (arbitrator) for resolution. More information is available on its Internet site: [www.camvap.ca](http://www.camvap.ca)

### **BRITISH COLUMBIA**

Better Business Bureau of Mainland BC  
788 Beatty Street, Suite 404  
Vancouver, British Columbia  
V6B 2M1  
Tel: (604) 682-6280 (Vancouver)  
(604) 386-6347 (Victoria)  
1-800-207-0685  
Fax: (604) 681-1544  
e-mail: [bbbmail@bbmbc.com](mailto:bbbmail@bbmbc.com)

### **YUKON**

Department of Justice  
Consumer Services Branch  
P.O. Box 2703  
Whitehorse, Yukon  
Y1A 2C6  
Tel: (867) 667-5111  
Fax: (867) 667-3609  
E-mail: [consumers@gov.yk.ca](mailto:consumers@gov.yk.ca)

### **ALBERTA & NORTHWEST TERRITORIES**

Alberta Arbitration & Mediation  
Services Inc.  
110 Law Centre, University of Alberta  
Edmonton, Alberta  
T6G 2H5  
Tel: (780) 439-9359 (Edmonton)  
1-800-207-0685  
Fax: (780) 433-9024

### **SASKATCHEWAN**

Better Business Bureau of  
Saskatchewan Inc.  
2080 Broad Street, Suite 302  
Regina, Saskatchewan  
S4P 1Y3  
Tel: (306) 352-7602 (Regina)  
1-800-207-0685  
Fax: (306) 565-6236

### **MANITOBA**

Better Business Bureau of Winnipeg &  
Manitoba Inc.  
365 Hargrave Street  
Room 301  
Winnipeg, Manitoba  
R3B 2K5  
Tel: (204) 947-0637 (Winnipeg)  
1-800-207-0685  
Fax: (204) 943-1489



## ONTARIO

O&P Services Inc.  
595 Bay Street, Suite 300  
Toronto, Ontario  
M5G 2C2  
Tel: (416) 596-8824 (Toronto)  
1-800-207-0685  
Fax: (416) 596-7894

## ATLANTIC CANADA

Better Business Bureau of Nova Scotia  
1888 Brunswick Street, Suite 301  
Halifax, Nova Scotia  
B3J 3J8  
Tel: (902) 422-2230 (Halifax)  
1-800-207-0685  
Fax: 902-429-6457

## MARKETPLACE STANDARDS & SERVICES BRANCH, CONSUMER SERVICES BUREAU (ONTARIO)

This office handles car repair complaints and reviews them for contravention of the *Ontario Motor Vehicle Repair Act*. This includes reviewing warranty issues, old parts returned and estimates.

Ministry of Consumer & Industrial Relations  
250 Yonge Street  
35th Floor  
Toronto, Ontario  
M5B 2N5  
Tel: 416-326-8600  
1-800-268-1142

## ALBERTA MOTOR VEHICLE INDUSTRY COUNCIL (AMVIC)

#303-9945 50 St  
Edmonton, Alberta  
T6A 0L4  
Tel: (780) 466-1140  
1-877-313-3833 (toll Free)  
Fax: (780) 462-0633  
[www.amvic.org](http://www.amvic.org)

## ONTARIO MOTOR VEHICLE INDUSTRY COUNCIL (OMVIC)

OMVIC is a not for profit, self-managed industry counsel, delegated to administer the *Motor Vehicle Dealers Act*. OMVIC regulates/ registers dealers and salespersons of new and used motor vehicles. It also handles consumer complaints, dealership inspections and investigations.

Suite 110, 36 York Mills Rd  
North York, Ontario  
M2P2E9  
Tel: (416) 326-8590  
1-800-943-6002  
Fax: 416-226-3208

## INSURANCE CORPORATION OF BRITISH COLUMBIA (ICBC)

ICBC offers dispute resolution between itself and its clients.  
151 West Esplanade  
North Vancouver, British Columbia  
V7M 3H9  
Tel: (604) 661-2800  
1-800-663-3051  
Fax: 604-661-2896

## CONSUMER AND NON- GOVERNMENTAL GROUPS

### AUTOMOBILE PROTECTION ASSOCIATION

This is a consumer watchdog of the automobile industry.

292 St. Joseph Boulevard West  
Montreal, Quebec  
H2V 2N7  
Tel: (514) 273-1662  
Fax: (514) 273-0797  
[www.apa.ca](http://www.apa.ca)



2 Carleton Street, Suite 1319  
Toronto, Ontario  
M5B 1J3  
Tel: (416) 204-1444  
Fax: (416) 204-1985  
Email: [apa1@cam.org](mailto:apa1@cam.org)  
[www.apa.ca](http://www.apa.ca)

### **AUTOMOBILE JOURNALISTS ASSOCIATION OF CANADA**

Journalists provide reviews of automobiles.  
90 Burnhamthorpe Road West  
Suite 1400  
Mississauga, Ontario  
L5B 3C3  
Tel: (416) 762-5388  
1-800-361-1516  
[www.ajac.org](http://www.ajac.org)

### **AUTOMOBILE ASSOCIATIONS**

The Automobile Associations offer information on a number of topics including safety.

### **CANADIAN AUTOMOBILE ASSOCIATION (CAA)**

National Office  
1145 Hunt Club Road, Suite 200  
Ottawa, Ontario  
K1V 0Y3  
Tel: (613) 247-0117 (Ottawa)  
Fax: (613) 247-0118  
[www.caa.ca](http://www.caa.ca)

### **BRITISH COLUMBIA AUTOMOBILE ASSOCIATION (BCAA)**

4567 Canada Way  
Burnaby, British Columbia  
V5G 4T1  
Tel: (604) 268-5000  
Fax: (604) 268-5564

### **ALBERTA MOTOR ASSOCIATION (AMA)**

10310 - 39th Avenue  
Edmonton, Alberta  
T6T 6R7  
Tel: (780) 430-5555  
1-800-642-3810  
[www.ama.ab.ca/home.htm](http://www.ama.ab.ca/home.htm)

### **QUEBEC CANADIAN AUTOMOBILE ASSOCIATION (CAA QUEBEC)**

CAA Building  
1180 Drummond Street  
Montreal, Quebec  
H3G 2R7  
Tel: (514) 861-5111  
Fax: (514) 861-9896

### **NEW BRUNSWICK**

Canadian Automobile Association  
Maritimes  
737 Rothesay Avenue  
Saint John, New Brunswick  
E2H 2H6  
Tel: (506) 634-1400  
Fax: (506) 653-9500

## **GOVERNMENT OFFICES**

### **TRANSPORT CANADA, ROAD SAFETY**

This office provides information on road safety as well as defects and recalls.

2780 Sheffield Road  
Ottawa, Ontario  
K1A 0N5  
Tel: 1-800-333-0510  
[www.tc.gc.ca/roadsafety/rsindx\\_e.htm](http://www.tc.gc.ca/roadsafety/rsindx_e.htm)  
(English)  
[www.tc.gc.ca/roadsafety/rsindx\\_f.htm](http://www.tc.gc.ca/roadsafety/rsindx_f.htm)  
(French)



## **NATURAL RESOURCES CANADA**

Information on topics such as reducing fuel consumption.

Energy Efficiency Branch

580 Booth Street

Ottawa, Ontario

K1A 0Z4

Tel: 613-995-0947

Fax: 613-943-8279

[oee.nrcan.gc.ca/](http://oee.nrcan.gc.ca/)



## FINANCIAL SERVICES

This category is divided into the four "pillars" of Canadian financial services: Banks, Trust Companies/Credit Unions/Co-operatives/Caisses Populaires, Insurance Companies, and Securities. Specific outlines of each sub-category are set out below.

### BANKS

If you have a concern or problem with your bank, the first thing you should do is try to address it with your branch/service centre. A customer service representative may be able to help you. If not, you should ask to speak with a supervisor or manager.

If your situation has not been resolved to your satisfaction, you should find out what to do next within your bank. In some cases, the next step is to contact a regional/area manager or local executive office. Ask a representative or manager at your branch/service centre for the number or address of who you should contact, or call one of the helpful numbers below.

If the problem still can't be settled to your satisfaction the next move is to involve your bank's Ombudsman. An Ombudsman's job is to help consumers resolve disputes with their bank.

Below is a complete list of the Ombudsmen's offices across Canada. Beyond the Bank's Ombudsman is the Canadian Banking Ombudsman (CBO). The CBO is an independent body which investigates complaints from individuals and small business about banking services. Its objective is to

provide impartial and prompt resolution of complaints.

For information on bank self-regulation contact the Canadian Banker's Association, and for information on government regulation contact the Office of the Superintendent of Financial Institutions.

### HELPFUL NUMBERS

Amex Bank of Canada  
1-800-668-2639

Banca Commerciale Italiana of Canada  
1-800-263-5431

Bank of Montreal  
(416) 927-6000  
InfoService: 1-800-555-3000

The Bank of Nova Scotia  
Scotiabank Information Line  
(416) 866-6161 (call to find out the number of your local vice-president's office)

CIBC  
Customer Care Centre  
(416) 980-2255  
1-800-465-2255

Canadian Western Bank  
1-888-874-8574

Citibank  
1-800-387-9292

Hongkong Bank of Canada  
Complaints & Enquiries Officer  
(613) 990-6011  
1-800-343-1180

Laurentian Bank of Canada  
(514) 522-6306  
LBC-Assistance: 1-800-252-1846



National Bank of Canada  
TelNat: 1-888-835-6281

Royal Bank of Canada  
Solutions Centre:  
1-800-769-2540 (English)  
1-800-769-2541 (French)

Toronto Dominion Bank  
TD Access: 1-800-983-2265

## **YOUR BANK'S OMBUDSMAN**

AMEX Bank of Canada  
101 McNabb Street  
Markham, Ontario  
L3R 4H8  
Tel: (905) 474-8233  
Fax: (905) 479-2062

Bank of Montreal  
Bank of Montreal Tower  
55 Bloor Street West, 8th Floor  
Toronto, Ontario  
M4W 3N5  
Tel: 1-800-371-2541  
Fax: 1-800-766-8029

The Bank of Nova Scotia  
Scotia Plaza,  
44 King Street West  
Toronto, Ontario  
M5H 1H1  
Tel: (416) 933-3299  
1-800-785-8772  
Fax: (416) 933-3276

CIBC  
CIBC Ombudsman  
P.O. Box 342  
Commerce Court  
Toronto, Ontario  
M5L 1G2  
Tel: (416) 861-3313  
1-800-308-6859  
Fax: (416) 980-3754  
1-800-308-6861

Canadian Western Bank  
Suite 1524  
Royal Bank Building  
10117 Jasper Avenue  
Edmonton, Alberta  
T5J 1W8  
Tel: 1-888-874-8574  
Fax: (780) 428-9499

Citibank Canada  
Citibank Place  
123 Front Street West  
Suite 1900  
Toronto, Ontario  
M5J 2M3  
Tel: 1-888-245-1112  
Fax: (416) 947-4123

Hongkong Bank of Canada  
Suite 500  
885 West Georgia Street  
Vancouver, British Columbia  
V6C 3E9  
Tel: 1-800-343-1180  
fax: (604) 641-2945

ING Direct  
111 Gordon Baker Road  
Suite 900  
Toronto, Ontario  
M2H 3R1  
Tel: 416-758-5241  
Fax: (416) 758-5215

Laurentian Bank of Canada  
130 Adelaide Street West  
Suite 200  
Toronto, Ontario  
M5H 3P5  
Tel: 1-800-473-4782  
Fax: (416) 865-5695



National Bank of Canada  
P.O. Box 275,  
Montreal, Quebec  
H2Y 3G7  
Small Business  
Tel: (514) 394-6441  
Fax: (514) 394-8012  
Personal Banking  
Tel: 1-888-300-9004  
Fax: 1-800-260-8003

Royal Bank of Canada  
P.O. Box 1  
Royal Bank Plaza  
Toronto, Ontario  
M5J 2J5  
Tel: (416) 974-4591  
1-800-769-2542  
Fax: (416) 974-6922

Toronto Dominion Bank  
P.O. Box 1  
Toronto Dominion Centre  
Toronto, Ontario  
M5K 1A2  
Tel: 1-888-361-0319  
Fax: (416) 983-3460

### **CANADIAN BANKING OMBUDSMAN**

4950 Yonge Street  
Suite 1602  
North York, Ontario  
M2N 6K1  
Tel: (416) 287-2877  
1-888-451-4519  
Fax: (416) 225-4722  
1-888-422-2865  
E-mail:  
canadianbankingombudsman@  
sympatico.ca

### **SELF REGULATION AND GOVERNMENT REGULATION OF BANKS**

Canadian Bankers Association  
The CBA develops industry standards  
and provides a forum for dialogue  
between the banks and the public.  
Services include tips on protecting  
your credit cards and fraud identifica-  
tion for Visa and Mastercard.

Suite 3000,  
Commerce Court West  
199 Bay Street  
P. O. Box 348  
Toronto, Ontario  
M5L 1G2  
Tel: (416) 362-6092  
Fax: (416) 362-7705  
1-800-263-0231  
[www.cba.ca](http://www.cba.ca)

Office of the Superintendent of  
Financial Institutions  
OSFI is the primary regulator of feder-  
al financial institutions and pension  
plans. Its mission is to safeguard poli-  
cy holders, depositors and pension  
plan members from undue loss.

National Headquarters  
255 Albert Street  
Ottawa, Ontario  
K1A 0H2  
Tel: (613) 990-7788 (Ottawa)  
1-800-385-8647



## **TRUST COMPANIES,** **CREDIT UNIONS,** **CO-OPERATIVES** **AND CAISSES** **POPULAIRES**

If you have a problem with your financial institution try to resolve it within your branch. Canada Trust also has its own National Customer Service Centre. If you cannot resolve your problem contact one of the government regulators listed below.

### **CANADA TRUST**

National Customer Service Centre  
1-800-668-8888

### **BRITISH COLUMBIA**

The Financial Institutions Commission (FICOM)

Suite 1900, 1050 W. Pender Street  
Vancouver, British Columbia  
V6E 3S7

Tel: (604) 660-2947

Fax: (604) 660-3170

[www.fic.gov.bc.ca/cudic/#top](http://www.fic.gov.bc.ca/cudic/#top)

Deputy Superintendent of  
Credit Unions and Trust Companies  
Ministry of Finance and Corporate  
Relations

1900-1050 West Pender Street  
Vancouver, British Columbia  
V6E 3S7

Tel: (604) 660-0138

Fax: (604) 660-3170

### **NORTHWEST TERRITORIES**

Security Registry  
Department of Justice  
5th Floor Court House  
4903-49th Street  
Yellowknife, Northwest Territories  
X1A 2L9

Tel: (867) 920-3318

Fax: (867) 873-0243

### **ALBERTA**

Alberta Treasury  
Financial Institutions Division  
Credit Unions  
Room 402, 9515-107 Street  
Edmonton, Alberta  
T8K 2C3  
Tel: (780) 427-5064 ext. 222  
Fax: (780) 422-2175

Credit Counselling Services of Alberta  
10011 - 109 Street, #804  
Edmonton, Alberta  
T5J 3S8  
Tel: (780) 423-5265

Credit Counselling Services of Alberta  
602 - 11th Avenue S.W., #225  
Calgary, Alberta  
T2R 1J8  
Tel: (403) 265-2201  
Toll free 1-888-294-0076  
[www.creditcounselling.com](http://www.creditcounselling.com)

### **SASKATCHEWAN**

Department of Justice  
1871 Smith Street  
Regina, Saskatchewan  
S4P 3V7  
Tel: (306) 787-7881  
Fax: (306) 787-8999 and 787-9779

### **MANITOBA**

Department of Consumer and  
Corporate Affairs  
315-258 Portage Avenue  
Winnipeg, Manitoba  
R3C 0B6  
Tel: (204) 945-2771  
Fax: (204) 945-0728

### **ONTARIO**

Credit Union and Co-operative Branch  
30th Floor, 250 Yonge Street  
Toronto, Ontario  
M5B 2N7  
English: (416) 326-9300  
French: (416) 326-9991  
Fax: (416) 326-9313



**QUEBEC**

Inspecteur general des institutions  
financieres  
Direction des services administratifs  
800, place D'Youville, 9e etage  
Quebec, Quebec G1R 4Y5  
Tel: (418) 528-9072  
[www.igif.gouv.qc.ca/general/iplan.htm](http://www.igif.gouv.qc.ca/general/iplan.htm)

Inspecteur General des institutions  
financieres  
800, place d'Youville  
9e etage  
Quebec, Quebec  
G1R 4Y5  
Tel: (418) 528-9072

**NEW BRUNSWICK**

Department of Justice  
Credit Union, Co-operatives & Trust  
Companies Branch  
Centennial Building, Room G-70  
P.O. Box 6000, 670 King Street  
Fredericton, New Brunswick  
E3B 5H1  
Tel: (506) 453-2315  
Fax: (506) 453-7474

**NOVA SCOTIA**

Department of Business and Consumer  
Services  
9th Floor South  
1505 Barrington Street  
P.O. Box 2271  
Halifax, Nova Scotia  
B3J 3C8  
Tel: (902) 424-6331  
Fax: (902) 424-1298

**PRINCE EDWARD ISLAND**

Department of Community Services  
and Attorney General  
P.O. Box 2000, 4th Floor  
Shaw Building  
95 Rochford Street  
Charlottetown, Prince Edward Island  
C1A 7N8  
Tel: (902) 368-4550  
Fax: (902) 368-5283

**NEWFOUNDLAND**

Commercial and Corporate Affairs  
Department of Government Services  
and Lands Registrar of Credit Unions  
and Chair of the Credit Union Deposit  
Guarantee Corporation Commercial  
and Corporate Affairs Department of  
Government Services and Lands  
Confederation Building West  
P.O. Box 8700  
St. John's, Newfoundland  
A1B 4J6  
Tel: (709) 729-2571  
Fax: (709) 729-4151

**INSURANCE**

If you have a problem, first talk with  
your insurance agent or broker. Then,  
if you still need help, please telephone  
your nearest Insurance Bureau of  
Canada (IBC) consumer inquiry centre.

**INSURANCE BUREAU OF CANADA  
HEAD OFFICE**

151 Yonge Street, Suite 1800  
Toronto, Ontario  
M5C 2W7  
Tel: (416) 362-2031  
1-800-387-2880  
Fax: (416) 361-5952  
[www.ibc.ca](http://www.ibc.ca)



## **LIFE/DISABILITY INSURANCE**

Canadian Life & Health Insurance  
Association Inc.

1 Queen Street East, Suite 100  
Toronto, Ontario  
M5C 2X9

Tel: 1-800-268-8099 or (416)777-2221

Fax: (416) 777-1895

www.clhia.ca

## **PRINCE EDWARD ISLAND**

Superintendent of Insurance  
Department of Community Services &  
Attorney General

95 Rochford Street, 4th Floor

P.O. Box 2000

Charlottetown, Prince Edward Island  
C1A 7N8

Tel: (902) 368-4564

Fax: (902) 368-5283

## **BRITISH COLUMBIA AND YUKON**

409 Granville Street, Suite 550

Vancouver, British Columbia

V6C 1W9

Tel: (604) 684-3635. Beyond (604) area,  
request call back

Fax: (604) 684-6235

Superintendent of Insurance

P.O. Box 2703

The Andrew Philipson Law Centre

2130 – 2nd Avenue

Whitehorse, Yukon

Y1A 2C6

Tel: (867) 667-5111

Fax: (867) 667-3609

E-mail: consumers@gov.yk.ca

## **ALBERTA**

10080 Jasper Avenue, Suite 801

Edmonton, Alberta

T5J 1V9

Tel: (780) 423-2212

1-800-232-7275

Fax: (780) 423-4796

Alberta Insurance Council

Suite 901, Toronto Dominion Tower

Edmonton Centre

Edmonton, Alberta

T5J 2Z1

Tel: (780) 421-4148

1-800-461-3367

The Council is responsible for licensing  
insurance agents and adjusters, and  
will take complaints about both.

## **SASKATCHEWAN, MANITOBA, NORTHWEST TERRITORIES**

10080 Jasper Avenue

Suite 801

Edmonton, Alberta

T5J 1V9

1-800-377-6378

Tel: (780) 423-2212

Fax: (780) 423-4796

## **ONTARIO**

151 Yonge Street, Suite 1800

Toronto, Ontario

M5C 2W7

Tel: (416) 362-9528

1-800-387-2880

Fax: (416) 362-2602

155 Queen Street, Suite 1208

Ottawa, Ontario

K1P 6L1

Tel: (613) 236-5043

Fax: (613) 236-5208

## **QUEBEC**

500 Sherbrooke Way Street

Bureau 600

Montreal, Quebec

H3A 3C6

Tel: (514) 288-1563

1-800-361-5131

Fax: (514) 288-0753

## **ATLANTIC PROVINCES**

1969 Upper Water Street

Suite 1706

Halifax, Nova Scotia

B3J 3R7

Tel: (902) 429-2730

1-800-565-7189

Fax: (902) 420-0157



## SECURITIES

Before purchasing securities you may want to seek out information and advice. Four sources — from consumer groups to industry associations — that answer securities questions are set out below.

Every province has a securities commission to administer and enforce securities legislation. Their mandates includes protecting investors from unfair, improper and fraudulent practices. Complaints can be sent to the commissions. Given the confidential nature of the complaint, some commissions request complaints be sent in a hard copy rather than an electronic form.

### **INVESTOR INFORMATION**

Canadian Shareowners Association (CSA)

The CSA is an independent non-profit organization serving the needs of individual investors and investment clubs. The CSA's mandate is to educate Canadians on successful investing. The CSA offers programs and tools to make investing easier for Canadians. It currently has approximately 10,000 members. Ten regional chapters have been formed in cities across Canada. It also produces and distributes the *Canadian Shareowner* magazine to its members. Individual memberships are \$76 (CAN) per year. International memberships are \$96 (CAN) per year. Investment club rates available upon request. *Canadian Shareowner* magazine is published bi-monthly. You can also subscribe to the

magazine without joining the CSA. Subscription rates: \$54 (CAN) per year in Canada; \$86 (CAN) outside of Canada.

P.O. Box 7337  
Windsor, Ontario  
N9C 4E9  
Tel: (519) 252-1555  
Fax: (519) 252-9570  
[www.shareowner.ca](http://www.shareowner.ca)

The Investor Learning Centre of Canada

The ILC is a not-for-profit organization dedicated to providing non-promotional investment materials. It features publications, seminars and a resource centre and answers FAQs concerning investors, bonds, stocks, capital and the market system.

Resource Centre: (416) 364-6666  
121 King Street West  
Main Floor  
Toronto, Ontario  
M5H 3T9

Investment Fund Institute of Canada  
The Investment Funds Institute of Canada (IFIC) is the national association of the Investment Funds Industry. Its responsibilities include broadening the public awareness and understanding of mutual funds and the overall investment funds industry. It administers mutual fund education courses.  
151 Yonge Street, 5th Floor  
Toronto, Ontario  
M5C 2W7  
Tel: 416-363-2158  
Fax: 416-861-9937  
[www.mutfund.com](http://www.mutfund.com)

The Canadian Association of Financial  
Planners (CAFP)

The CAFP can explain the role of a  
financial planner and give advice on  
choosing an appropriate planner.

439 University Avenue

Suite 1710

Toronto, Ontario

M5G 1Y8

Tel: (416) 593-6592

1-800-346-2237

Fax: (416) 593-8459

[www.cafp.org](http://www.cafp.org)

## SECURITIES COMMISSIONS

British Columbia Securities Commission

Suite 200, 865 Hornby Street

Vancouver, British Columbia

V6Z 2H4

Tel: (604) 899-6500

1-800-373-6393

Main Fax: (604) 899-6506

[inquiries@bscs.bc.ca](mailto:inquiries@bscs.bc.ca)

[www.bscs.bc.ca](http://www.bscs.bc.ca)

Manitoba Securities Commission

1128-405 Broadway Avenue

Winnipeg, Manitoba

R3C 3L6

Tel: (204) 945-2548

Fax: (204) 945-0330

Northwest Territories Securities

Registry

Department of Justice

5th Floor Court House

4903-49th Street

Yellowknife, Northwest Territories

X1A 2L9

Tel: (867) 920-3318

Fax: (867) 873-0243

Ontario Securities Commission

Suite 800, Box 55

20 Queen Street West

Toronto, Ontario

M5H 3S8

Reception: (416) 597-0681

Fax: (416) 593-8122

Inquiries: (416) 593-8314

Publications: (416) 593-8117

E-mail: [inquiries@osc.gov.on.ca](mailto:inquiries@osc.gov.on.ca)

[www.osc.gov.on.ca](http://www.osc.gov.on.ca)

Quebec Commission des valeurs

mobilières du Québec

800, Place Victoria

Tour de la Bourse, 17th Floor

Montreal, Québec

H4Z 1G3

Tel: (514) 873-5326

1-800-361-5072

[www.cvmq.com](http://www.cvmq.com)

New Brunswick Securities Commission

Department of Justice

P.O. Box 5001

Saint John, New Brunswick

E2L 4Y9

Tel: (506) 658-3060

Fax: (506) 658-3059

Nova Scotia Securities Commission

2nd Floor

Joseph Howe Building

1690 Hollis Street, P.O. Box 458

Halifax, Nova Scotia

B3J 2P8

Tel: (902) 424-7768

Fax: (902) 424-4625

Alberta Securities Commission

19th Floor, Telus Plaza, North Tower

10025 Jasper Avenue

Edmonton, Alberta

T5J 3Z5

Tel: (780) 427-5201





Alberta Securities Commission  
4th Floor, Alberta Stock Exchange Tower  
300 - 5 Avenue South West  
Calgary, Alberta  
T2P 3C4  
Tel: (403) 297-6454

NOTE: In Alberta, to be connected to provincial government offices toll free, dial 310-0000 and listen for the instructions.

Prince Edward Island  
Securities Section of Community  
Services and Attorney General  
95 Rochford Street  
P.O. Box 2000  
Charlottetown, Prince Edward Island  
C1A 7N8  
Tel: (902) 368-4550  
Fax: (902) 368-5283

Newfoundland  
Securities Division  
Department of Government Services  
and Lands  
P.O. Box 8700  
Confederation Building  
Second Floor, West Block  
St John's, Newfoundland  
A1B 4J6  
Tel: (709) 729-4189  
Fax: (709) 729-6187

Saskatchewan  
800 - 1920 Broad Street  
Regina, Saskatchewan  
S4P 3V7  
Tel: (306) 787-5645  
Fax: (306) 787-5899



# ENERGY AND UTILITIES

By employing suggestions from the Office of Energy Efficiency, consumers can save money on their utility bills.

If you wish to complain about your utility bill, contact your utility company. If you still cannot resolve the dispute contact your provincial Utility Commission or Board. They regulate utility corporations.

In Ontario, users of natural gas may also complain to the Ontario Energy Marketers Association

## TIPS ON ENERGY EFFICIENCY

### OFFICE OF ENERGY EFFICIENCY, NATURAL RESOURCES CANADA

The office helps consumers save money, use natural resources responsibly, and protect the environment.

580 Booth Street  
Ottawa, Ontario  
K1A 0Z4

Tel: (613) 995-0947  
Fax: (613) 943-8279  
oee.nrcan.gc.ca

## UTILITY CORPORATIONS AND COMMISSIONS

### BRITISH COLUMBIA

B.C. Hydro Customer Services  
6911 Southpoint Drive - 13th Floor  
Burnaby, British Columbia  
V3N 4X8

Tel: (604) 528-1600

1-800-663-0431

P. O. Box 9501

Vancouver, BC

V6B 4N1

Tel: 1-800-663-0431

Energy Information Line

(604) 540-8883

Hydrofax (fax automated sys)

1-800-663-0431 (menu item #4)

www.bchydro.bc.ca

British Columbia Utilities Commission

900 Howe Street, 6th Floor, Box 250

Vancouver, British Columbia

V6Z 2N3

Tel: (604) 660-4700

1-800-663-1385

Fax: (604) 660-1102

### ALBERTA

Alberta Customer Service

TransAlta Utilities Corporation

TransAlta Corporation

P.O. Box 1550, Station M

Calgary, Alberta

T2P 4P7

Customer Service: 1-800-667-2345

Energy Matters telephone advisory

service: 1-800-267-5300

www.transalta.com

Alberta Energy and Utilities Board

640-5th Avenue SW

Calgary, Alberta

T2P 3G4

Tel: (403) 297-8311

Fax: (403) 297-7336

www.eub.gov.ab.ca

### SASKATCHEWAN

SaskPower

Customer Services

2025 Victoria Avenue

Regina, Saskatchewan

S4P 0S1

Tel: (306) 566-2727

1-888-757-6937

For Emergencies and Power Outages:

24-hours: 310-2220



SaskTel  
Corporate Affairs  
7th Floor - 2121 Saskatchewan Drive  
Regina, Saskatchewan  
S4P 3Y2  
Tel: (306) 777-2067  
Calling and Service Information  
1-800-727-5835  
1-800-667-8211 Main

SaskEnergy  
1945 Hamilton Street  
Regina, Saskatchewan  
S4P 2C7  
Tel: (306) 777-9200  
24 Hour Natural Gas Emergency  
Services  
Tel: (306) 777-9222

Saskatchewan does not have a Public  
Utilities Commission/Board. Inquiries  
in this regard may be made by writing  
to Minister responsible for the respec-  
tive utility at the Legislative Buildings,  
Regina, Saskatchewan, S4S 0B3.

## MANITOBA

Manitoba Hydro  
P.O. Box 815  
820 Taylor Avenue  
Winnipeg, Manitoba  
R3C 2P4  
Tel: (204) 474-3233  
Fax: (204) 475-2452  
[www.hydro.mb.ca](http://www.hydro.mb.ca)  
Public Utilities Board  
2nd Floor - 280 Smith Street  
Winnipeg, Manitoba  
R3C 1K2  
Tel: (204) 945-2638  
Fax: (204) 945-2643  
E-mail: [publicutilities@cca.gov.mb.ca](mailto:publicutilities@cca.gov.mb.ca)

## ONTARIO

Ontario Hydro  
Customer Solutions  
Central Ontario Office  
301 Mulock Drive  
Newmarket, Ontario  
L3Y 4X9

Tel: (905) 895-8605  
1-888-664-9376  
Fax: 905-895-0631  
[www.hydro.on.ca](http://www.hydro.on.ca)

Ontario Energy Board  
Suite 2601  
2300 Yonge Street  
P.O. Box 2319  
Toronto, Ontario  
M4P 1E4  
Tel: (416) 481-1967  
Fax: (416) 440-7665

## QUEBEC

Hydro-Quebec  
800 place Victoria  
2nd floor, suite 255  
C.P. 001 Tour de la Bourse  
Montreal, Quebec  
H4Z 1A2  
Tel: (514) 289-2211  
Fax: (514) 289-7168  
1-800-363-3844  
[www.hydro.qc.ca](http://www.hydro.qc.ca)

Regie de l'energie  
800 place Victoria  
2nd floor, Suite 255  
C.P. 001 Tour de la Bourse  
Montreal, Quebec  
H4Z 1A2  
Tel: (514) 873-2452  
1-888- 873-2452  
Fax: (514) 873-2070  
[www.regie-energie-qc.ca](http://www.regie-energie-qc.ca)

## NEW BRUNSWICK

New Brunswick Power  
Box 2000, 515 King Street  
Fredericton, New Brunswick  
E3B 4X1  
Tel: (506) 458-4444  
1-800-663-6272  
Fax: (506) 458-4706



Board of Commissioners of Public Utilities  
110 Charlotte Street  
Box 5001  
Saint John, New Brunswick  
E2L 4Y9  
Tel: (506) 658-2504

## **NOVA SCOTIA**

Nova Scotia Power  
P.O. Box 910  
Halifax, Nova Scotia  
B3J 2W5  
(902) 428-6230  
1-800-428-6230  
[www.nspower.ca](http://www.nspower.ca)

Utility and Review Board  
P.O. Box 1692  
3rd Floor,  
1601 Lower Water Street  
Postal Unit M  
Halifax, Nova Scotia  
B3J 3S3  
Tel: (902) 424-4448  
Fax: (902) 424-3919

## **PRINCE EDWARD ISLAND**

Maritime Electric  
P.O. Box 1328  
180 Kent Street  
Charlottetown, Prince Edward Island  
C1A 7N2  
Tel: (902) 629-3799  
1-800-670-1012  
Fax: (902) 629-3630  
[www.maritimeelectric.com](http://www.maritimeelectric.com)

Island Regulatory and Appeals  
Commission  
134 Kent Street, Suite 501  
P.O. Box 577  
Charlottetown, Prince Edward Island  
C1A 7L1  
Tel: (902) 892-3501  
Toll free: 1-800-501-6268  
Fax: (902) 566-4076

## **NEWFOUNDLAND**

Newfoundland Power  
P.O. Box 8910  
St. John's, Newfoundland  
A1B 3P6  
Tel: (709) 737-5600  
Fax: (709) 737-2903  
[www.nfpower.nf.ca](http://www.nfpower.nf.ca)

Newfoundland Public Utilities Board  
P.O. Box 21040  
St. John's, Newfoundland  
A1A 5B2  
Tel: (709) 726-8600  
Fax: (709) 729-2508

## **NORTHWEST TERRITORIES**

Northwest Territories Public  
Utility Board  
#203 62 Woodland Drive  
Hay River, Northwest Territories  
X0E 1G1  
Tel: (867) 874-3944  
Fax: (867) 874-3639  
e-mail: [pubhrv@cancom.net](mailto:pubhrv@cancom.net)

## **YUKON**

Yukon Utilities Board  
P.O. Box 6070  
#19-1114 First Avenue  
Whitehorse, Yukon  
Y1A 3N4  
Tel: (867) 667-5058  
Fax: (867) 667-5059  
e-mail: [yub@yknet.yk.ca](mailto:yub@yknet.yk.ca)

## **NATURAL GAS**

## **ONTARIO ENERGY MARKETERS ASSOCIATION**

P. O. Box 490  
Dutton, Ontario  
N0L 1J0  
1-888-263-3742





## **CREDIT**

If you wish to know the contents of your credit history, contact your local credit bureau. You can locate your local credit bureau by calling the toll-free number listed below.

Credit counselling is available in most provinces, either through a government office or a non-profit agency.

If you are contacted by a collection agent be aware that all provinces set out rules that collection agencies must follow. For advice on how to respond to a collection agent refer to Part One of this Handbook: General Consumer Information. Consumers who wish to complain about a collection agency may contact their Office of Consumer Affairs. Consumers in British Columbia should contact the Director of Debt Collection.

For those who declare bankruptcy, the Office of the Superintendent of Bankruptcy works to ensure that the bankruptcy process is conducted in a fair and orderly manner. Under certain circumstances the Office will assist debtors in finding a trustee in bankruptcy. It also investigates complaints from debtors regarding a possible wrong.

In Saskatchewan there is special help for farmers facing bankruptcy.

## **CREDIT INQUIRIES AND REPORTING AGENCIES**

Equifax Canada Inc.  
Credit Information Services  
Directs you to your local credit bureau.  
Tel: 1-800-465-7166

## **CREDIT COUNSELLING**

### **BRITISH COLUMBIA**

Ministry of Attorney General  
Community Justice Branch  
Debtor Assistance Program  
3rd Floor - 5211 Kingsway  
Burnaby, British Columbia  
V5H 4A5  
Tel: (604) 660-3550  
Fax: (604) 660-8472  
[www.lcs.gov.bc.ca/dab/dab.htm](http://www.lcs.gov.bc.ca/dab/dab.htm)

Credit Counselling Society of British Columbia  
200-435 Columbia Street  
Westminster, British Columbia  
V3L 5N8  
Tel: (604) 527-8999  
1-888-527-8999

### **NORTHWEST TERRITORIES**

Municipal and Community Affairs  
#500, 5201-50th Avenue  
Yellowknife, Northwest Territories  
X1A 3S9  
Tel: (867) 873-7125  
Fax: (867) 920-6343

### **ALBERTA**

Credit Counselling Services of Alberta  
601 - 11th Avenue S.W., #225  
Calgary, Alberta  
T2R 1J8  
Tel: (403) 265-2201 (Calgary)  
(780) 423-5265 (Edmonton)  
Toll-free in Alberta 1-888-294-0076

### **SASKATCHEWAN**

Department of Justice, Provincial  
Mediation Board  
2151 Scarth Street  
Regina, Saskatchewan  
S4P 3V7  
Tel: (306) 787-2699  
Fax: (306) 787-5574  
1-888-215-2222



## MANITOBA

Community Financial Counselling  
Services  
203-290 Vaughan Street  
Winnipeg, Manitoba  
R3B 2N8  
Tel: (204) 989-1900  
Fax: (204) 989-1908

## ONTARIO

Ontario Association of Credit  
Counselling Services  
P.O. Box 189  
Grimsby, Ontario  
L3M 4G5  
Tel: (905) 945-5644  
Referral Line: 1-800-263-0260  
Fax: (905) 945-4680

Ministry of Consumer and Commercial  
Relations  
General Enquiry Unit  
Tel: (416) 326-8555  
1-800-268-1142

## QUEBEC

L'office de la protection du consom-  
mateur  
400 Blvd Jean-Lesage, Suite 450  
Quebec City, Quebec  
G1K 8W4  
Tel: (418) 643-1484  
Fax: (418) 643-8686

## NEW BRUNSWICK

Credit Counselling Services of Atlantic  
Canada, Inc.  
Box 20078, Brunswick Square  
Saint John, New Brunswick  
E2L 5B2  
Tel: (506) 652-1613  
Fax: (506) 633-6057  
1-800-539-2227  
(506) 854-1144 (Moncton)

## NOVA SCOTIA

Department of Business and Consumer  
Services  
Debtor Assistance Program/Consumer  
Proposals  
P.O. Box 2653  
Halifax, Nova Scotia  
B3J 3P7  
Tel: (902) 424-5200  
Fax: (902) 424-0720  
1-800-670-4357

## PRINCE EDWARD ISLAND

Community Services & Attorney  
General  
Division of Consumer Services  
Box 2000  
Charlottetown, Prince Edward Island  
C1A 7N8  
Tel: (902) 368-4580  
Fax: (902) 368-5283

## NEWFOUNDLAND

Personal Credit Counselling Service  
2nd Floor, Suite 201  
Virginia Park Plaza, Newfoundland  
Drive  
St. John's, Newfoundland  
A1A 3E9  
Tel: (709) 753-5812  
Fax: (709) 753-3390

## REPORTING ON COLLECTION AGENCIES

## BRITISH COLUMBIA

Ministry of the Attorney General  
Community Justice Branch  
Debtor Assistance Program  
3rd Floor, 5021 Kingsway  
P.O. Box 9297, Station Prov Gov  
Burnaby, British Columbia  
V5H 4A5  
Tel: (250) 387-1627  
Fax: (250) 953-3533



## **ALL OTHER PROVINCES**

Contact your Office of Consumer Affairs. The addresses are listed, starting on page 42.

## **BANKRUPTCY**

### **OFFICE OF THE SUPERINTENDENT OF BANKRUPTCY**

The Office helps ensure that bankruptcies and insolvencies are conducted in a fair and orderly manner. Under certain circumstances it will assist debtors in finding a trustee in bankruptcy. It also investigates complaints from debtors regarding a possible wrong. For contact information refer to Government Offices section.

### **SASKATCHEWAN AGRICULTURE AND FOOD**

Specific information for Saskatchewan farmers who are seeking protection from their creditors or filing for bankruptcy.

Room 329-3085

Albert Street

Regina, Saskatchewan

S4S 0B1

Tel: (306) 787-8523

Fax: (306) 787-0271



# **THE HOME**

## **CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)**

Canada Mortgage and Housing Corporation (CMHC) Canada's Housing Agency, is committed to ensuring that Canadians remain among the best housed people in the world with safe, affordable, quality homes. CMHC offers consumers mortgage loan insurance, support for social housing, and information to help with housing decisions.

### **NATIONAL OFFICE:**

700 Montreal Road  
Ottawa, Ontario  
K1A 0P7  
Tel: (613) 748-2000  
Fax: (613) 748-2098  
[www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

### **BRITISH COLUMBIA AND YUKON BUSINESS CENTRE**

2600 Granville Street  
Suite 400  
Vancouver, British Columbia  
V6C 3E1  
Tel: (604) 731-5733  
Fax: (604) 737-4139

### **PRAIRIES AND NORTHWEST TERRITORIES BUSINESS CENTRE**

708 11th Avenue Southwest  
Suite 500  
Calgary, Alberta  
T2R 0E4  
Tel: (403) 515-3000  
Fax: (403) 218-2130

### **ONTARIO BUSINESS CENTRE**

100 Sheppard Avenue East  
Suite 500  
Toronto, Ontario  
M2N 6Z1  
Tel: (416) 221-2642  
Fax: (416) 218-3310

### **QUEBEC BUSINESS CENTRE**

Place du Canada,  
11th Floor  
Montreal, Quebec  
H3B 2N2  
Tel: (514) 283-4464  
Fax: (514) 283-7595

### **ATLANTIC BUSINESS CENTRE**

7001 Mumford Road,  
Halifax Shopping Centre  
Suite 300, Tower 1  
Halifax, Nova Scotia  
B3L 2H8  
Tel: (902) 426-3630  
Fax: (902) 426-9991

## **NEW HOME WARRANTY PROGRAMS**

New home buyers may be interested in taking advantage of a New Home Warranty Program. These Programs are available in most provinces. For a fee, owners can purchase a limited warranty for their home.





As well, homes built under these Programs are built in accordance with the latest edition of the National Building Code of Canada.

Potential home buyers may also be interested in seeking the assistance of a professional, including a home inspector or a real estate agent.

Renters, and those in need of housing assistance, should contact their provincial office that is responsible for housing.

### **NATIONAL HOME WARRANTY**

Edmonton 1-800-472-9784

Calgary 1-888-776-7707

Vancouver 1-888-243-8807

### **ALBERTA NEW HOME WARRANTY PROGRAM**

Calgary

201, 208 - 57th Avenue SW

Calgary, Alberta

T2H 2K8

Tel: (403) 253-3636

(780) 484-0572 (Edmonton)

1-800-352-8240

Fax: (403) 253-5062

[www.anhwp.com](http://www.anhwp.com)

### **ONTARIO NEW HOME WARRANTY PROGRAM**

5160 Yonge Street, 6th Floor

North York, Ontario

M2N 6L9

Tel: (416) 229-9200

1-800-668-0124

Fax: (416) 299-3800

[www.newhome.on.ca](http://www.newhome.on.ca)

### **ATLANTIC HOME WARRANTY PROGRAM**

15 Oland Crescent

Halifax, Nova Scotia

B3S 1C6

Tel: (902) 450-9000

Fax: (902) 450-5454

1-800-320-9880

[www.ahwp.org](http://www.ahwp.org)

### **NEW HOME WARRANTY PROGRAM OF SASKATCHEWAN**

4-3012 Louise Street

Saskatoon, Saskatchewan

S7J 3L8

Tel: (306) 373-3833

Fax: (306) 373-7977

### **PLAN DE GARANTIE DES BÂTIMENTS RÉSIDENTIELS NEUFS RÉGIE DU BÂTIMENT DU QUEBEC**

545 Boulevard Crémazie East

Montreal, Quebec

H2M 2V2

[www.rbq.gov.gc.ca](http://www.rbq.gov.gc.ca)



## **PROFESSIONAL GROUPS**

### **CANADIAN ASSOCIATION OF HOME INSPECTORS**

The national association provides information for those interested in seeking a home inspector. Provincial associations provide general pointers and a checklist of questions to ask during a short inspection of a house.

National Headquarters  
P.O. Box 507, 49 Reddick Road  
Brighton, Ontario  
K0K 1H0  
Tel: (613) 475-5699  
Fax: (613) 475-1595

British Columbia  
1-800-610-5665

Alberta  
1-800-351-9993

Saskatchewan  
(306) 751-0115

Ontario  
(416) 256-0960  
1-888-744-0244

Quebec  
(514) 234-2104

Atlantic  
(506) 862-8555

### **CANADIAN REAL ESTATE ASSOCIATION (CREA)**

The CREA provides an outline of the real estate professional's ethical obligations to clients and customers. It also gives an overview of the typical steps involved in buying a house through a real estate agent.

344 Slater Street  
Suite 1600  
Ottawa, Ontario  
K1R 7Y3  
Tel: (613) 237-7111  
Fax: (613) 234-2567

RECA is responsible for the regulation of the real estate industry in the province. This includes investigating complaints against real estate agents and mortgage brokers.

### **PROVINCIAL REAL ESTATE**

#### **ALBERTA**

Real Estate Council of Alberta (RECA)  
2424 - 4 Street, S.W.  
Suite 340  
Calgary, Alberta  
T2S 2T4  
Tel: (403) 228-2954  
Fax: (403) 228-3065  
1-888-425-2754  
e-mail: 222.reca.ab.ca  
www.reca.ab.ca

## **PROVINCIAL MINISTRIES OR DEPARTMENTS OF HOUSING**

### **BRITISH COLUMBIA**

Ministry of Municipal Affairs and  
Housing  
P.O. Box 9491 Station Prov. Govt.  
Victoria, British Columbia  
V8W 9N7  
Tel: (604) 387-7088  
Fax: (604) 387-5120



## **NORTHWEST TERRITORIES**

Northwest Territories Housing  
Corporation  
Box 2100  
Yellowknife, Northwest Territories  
X1A 2P6  
Tel: (867) 873-7898  
Fax: (867) 669-7010

## **YUKON**

Yukon Housing Corporation  
410H - Jarvis Street  
Whitehorse, Yukon  
Y1A 2H5  
Tel: (867) 667-5759  
Fax: (867) 667-3664  
e-mail: cloverin@gov.yk.ca

## **ALBERTA**

Seniors Housing  
Alberta Community Development  
16<sup>th</sup> Floor, 10155 102 St  
Edmonton, Alberta  
T5J 4L4  
Tel.: Edmonton (780) 427-4190  
Calgary (403) 297-4190  
Info. line:  
1-800-642-3853

## **CALGARY**

301 Centre 70  
7015 Macleod Trail South  
Calgary, Alberta  
T2H 2K6  
Tel: (403) 297-5700  
Fax: (403) 297-6138

## **SASKATCHEWAN**

Saskatchewan Housing Division  
Municipal Government  
1855 Victoria Avenue  
Regina, Saskatchewan  
S4P 3V7  
Tel: (306) 787-4177  
1-800-667-7567

## **MANITOBA**

Residential Tenancies Branch  
302-254 Edmonton Street  
Winnipeg, Manitoba  
R3C 3Y4

Tel: (204) 945-2476  
Fax: (204) 945-6273

## **ONTARIO**

Ministry of Municipal Affairs and  
Housing  
777 Bay Street, 17th Floor  
Toronto, Ontario  
M5G 2E5  
Tel: (416) 585-7000  
Fax: (416) 585-6400  
nrserv.mmah.gov.on.ca

## **QUEBEC**

Ministere des Affaires municipales,  
Quebec  
20, Pierre-Olivier-Chauveau Street  
Quebec City, Quebec  
G1R 4J3  
Tel: (418) 691-2015  
www.mam.gouv.qc.ca

Societe d'habitation du Quebec  
Direction des communications  
1054, Louis-Alexandre-Taschereau Street  
Aile Conroy, 2nd floor  
Quebec City, Quebec  
G1R 5E7  
Tel: (418) 643-7676  
Fax: (418) 643-4560  
1-800-463-4315  
www.shq.gouv.qc.ca

## **NEW BRUNSWICK**

Department of Municipalities, Culture  
and Housing  
P.O. Box 6000  
Third Floor, Marysville Place  
Fredericton, New Brunswick  
E3B 5H1  
Tel: (506) 453-2690  
Fax: (506) 457-4991  
www.gov.nb.ca/mch

Office of Chief Rentalsman  
Department of Justice  
P.O. Box 6000  
Fredericton, New Brunswick  
E3B 5H1  
Tel: (506) 453-2682  
Fax: (506) 444-4494



## **NOVA SCOTIA**

Department of Housing and Municipal  
Affairs

P.O. Box 216

Halifax, Nova Scotia

B3J 2M4

Tel: (902) 424-4141

Fax: (902)424-0531

[www.gov.ns.ca/homa](http://www.gov.ns.ca/homa)

## **PRINCE EDWARD ISLAND**

Residential Rental Property Division  
Island Regulatory and Appeals  
Commission

134 Kent Street

PO Box 577

Charlottetown, Prince Edward Island

C1A 7L1

Tel: (902) 892-3501

Fax: (902)566-4076

## **NEWFOUNDLAND**

Newfoundland and Labrador Housing  
Corporation

Department of Municipal and  
Provincial Affairs

P. O. Box 220

St. John's, Newfoundland

A1C 5J2

Tel: (709) 724-3000

Fax: (709) 724-3250

[www.gov.nf.ca/mpa/nlhc.htm](http://www.gov.nf.ca/mpa/nlhc.htm)





## **HEALTH AND FOOD**

If you are concerned about food safety contact the Canadian Food Inspection Agency.

For general health information contact Health Canada. It provides an extensive amount of health-related information on a variety of topics including consumer products, seniors and healthy living. Health Canada can be contacted through its headquarters or one of the regional offices. For those who have access to the internet, this information is more easily accessible on Health Canada's AHealth Promotion Online@ Internet site.

Several provinces also provide toll-free Health Information Lines as well as internet sites.

Finally, consumers may wish to contact consumer and non-governmental organizations that provide health information.

Note that all the information provided in this section is for information purposes only. It should not be relied upon for diagnosis or treatment. The information is not designed to replace the care of your health care professional. It is recommended that you visit a qualified health care professional for individual attention.

### **CANADIAN FOOD INSPECTION AGENCY**

59 Camelot Drive  
Nepean, Ontario  
K1A 0Y9  
Tel: (613) 225-2342  
Fax: (613) 228-6634  
[www.cfia-acia.agr.ca](http://www.cfia-acia.agr.ca)  
Food Complaint Telephone Line:  
1-800-701-2737

## **HEALTH CANADA**

### **HEADQUARTERS:**

General Enquiries  
Address Locator 19128  
Ottawa, Canada  
K1A 0K9  
Tel: (613) 957-2991  
Fax: (613) 941-5366  
E-mail: [info@www.hc-sc.gc.ca](mailto:info@www.hc-sc.gc.ca)  
Health Promotion Online:  
[www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)

### **DIVISION OF AGING AND SENIORS**

Health Canada  
Jeanne Mance Building, 8th Floor  
Tunney's Pasture, A.L. #1908A1  
Ottawa, Ontario  
K1A 1B4  
Tel: (613) 952-7606  
Fax: (613) 957-7627  
[www.hc-sc.gc.ca/seniors-aine](http://www.hc-sc.gc.ca/seniors-aine)

### **REGIONAL OFFICES:**

Vancouver  
Suite 405, Winch Building  
757 West Hastings Street  
Vancouver, British Columbia  
V6C 1A1  
Tel: (604) 666-2083  
Fax: (604) 666-2258

Edmonton  
Suite 710, Canada Place  
9700 Jasper Avenue  
Edmonton, Alberta  
T5J 4C3  
Tel: (780) 495-2651  
Fax: (780) 495-3285



## **WINNIPEG**

391 York Avenue, Suite 425  
Winnipeg, Manitoba  
R3C 0P4  
Tel: (204) 983-2508  
Fax: (204) 983-3972

## **TORONTO**

25 St. Clair Avenue East, 4th Floor  
Toronto, Ontario  
M4T 1M2  
Tel: (416) 973-4389  
Fax: (416) 973-1423

## **QUEBEC**

200, Sainte-Foy  
Quebec City, Quebec  
G1R 4X6  
Tel: (418) 643-2673

## **HALIFAX**

Suite 702  
Ralston Building  
1557 Hollis Street  
Halifax, Nova Scotia  
B3J 3V4  
Tel: (902) 426-2038  
Fax: (902) 426-3768

## **PRINCE EDWARD ISLAND**

Health Information Resource Centre  
1 Rochford Street  
P.O. Box 2000  
Charlottetown, Prince Edward Island  
C1A 7N8  
Tel: (902) 368-6526  
Toll free: 1-800-241-6970

# **PROVINCIAL DEPARTMENTS AND MINISTRIES OF HEALTH**

## **NORTHWEST TERRITORIES**

Department of Health and Social  
Services  
Box 1320  
Yellowknife, Northwest Territories  
X1A 2L9  
Tel: (867) 920-6173  
Fax: (867) 873-0266

## **BRITISH COLUMBIA**

Ministry of Health INFOline  
Tel: (250) 952-1742  
1-800-465-4911  
[www.hlth.gov.bc.ca](http://www.hlth.gov.bc.ca)

Office For Seniors  
Tel: (250) 952-1238  
Fax: (250) 952-1159  
1st Floor - 1515 Blanshard Street  
Victoria, British Columbia  
V8W 3C8  
E-mail: [seniors@bcsc02.gov.bc.ca](mailto:seniors@bcsc02.gov.bc.ca)  
[www.hlth.gov.bc.ca/seniors](http://www.hlth.gov.bc.ca/seniors)

## **ALBERTA**

Edmonton  
10025 Jasper Avenue  
Edmonton, Alberta  
T5J 1S6  
Tel: (780) 427-1432  
Fax: (780) 422-0102

Calgary  
727 - 7th Avenue S.W.  
Main Floor  
Calgary, Alberta  
T2P 0Z5  
Tel: (403) 297-6411

Dial: 310-0000 anywhere else in  
Alberta  
E-mail: [ahinform@health.gov.ab.ca](mailto:ahinform@health.gov.ab.ca)  
[www.health.gov.ab.ca](http://www.health.gov.ab.ca)



## **SASKATCHEWAN**

Saskatchewan Health  
3475 Albert Street  
Regina, Saskatchewan  
S4S 6X6  
Tel: (306) 787-3013  
Fax: (306) 787-3823/  
1-800-667-7766  
[www.gov.sk.ca/health](http://www.gov.sk.ca/health)

## **ONTARIO**

INFOline  
Toronto (416) 314-5518  
1-800-268-1154  
TTY 1-800-387-5559  
E-mail: [infomoh@gov.on.ca](mailto:infomoh@gov.on.ca)  
[www.gov.on.ca/health](http://www.gov.on.ca/health)

## **QUEBEC**

1075, Sainte-Foy  
Quebec City, Quebec  
G1S 2M1  
Tel: (418) 643-3380

## **NEW BRUNSWICK**

Department of Health and Community  
Services  
P.O. Box 5100  
Carlton Place  
7th Floor  
Fredericton, New Brunswick  
E3B 5G8  
Tel: (506) 453-2536  
General Inquiries: 1-888-762-8600  
Fax: (506) 444-4697  
[www.gov.nb.ca/hcs](http://www.gov.nb.ca/hcs)  
Seniors  
General Inquiries  
English: 1-888-762-8600  
French: 1-888-762-8700  
After Hours Emergency Social Services:  
Fredericton: (506) 453-2145  
Other areas: 1-800-442-9799

## **NOVA SCOTIA**

Nova Scotia Department of Health  
1690 Hollis Street  
PO Box 488  
Halifax, Nova Scotia  
B3J 2R8  
1-800-387-6665  
TTY/TDD: 1-800-670-8888  
[www.gov.ns.ca/health](http://www.gov.ns.ca/health)

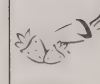
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1-800-873-3905

## **DIETITIANS OF CANADA**

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Toronto, ON

M5G 1V2

Tel: (416) 596-0857

Fax: (416) 596-0603

[www.dietitians.ca](http://www.dietitians.ca)

## **NATIONAL INSTITUTE OF NUTRITION (NIN)**

The NIN is a national non-profit organization. Its objectives have been to serve as a credible source and objective authority on issues related to nutrition, to strengthen nutrition research and education in Canada, and to influence public policy in nutrition for the benefit of all Canadians.

NIN has working partnerships with health professionals, educators, universities, government, and industry.

265 Carling Avenue, Suite 302

Ottawa, Ontario

K1S 2E1

Tel: (613) 235-3355

Fax: (613) 235-7032

[www.nin.ca](http://www.nin.ca)





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# CANADIAN CONSUMER HANDBOOK

